



**Boston University** College of Health & Rehabilitation Sciences:  
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## Benefits and Employment

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There are two basic Social Security benefits that people receive, **Social Security Disability Insurance (SSDI)** and **Supplement Security Income (SSI)**.

- **SSDI** is a benefit that people receive through a work record, it's an insurance program that is an earned benefit by having worked enough to be eligible.
  - With SSDI, there are three phases of the program, which initially provide a high level of support as people are going back to work. Then as they are able to work successfully, the levels of support begins to decrease under the theory that people are able to work successfully and may not need as much in the way of protection related to benefits.
  - With SSDI, people are entitled to a Trial Work Period, and that is a minimum of nine months where individuals can make an unlimited amount of money, and they are at no risk at all of losing their SSDI. People think of the trial period as being a minimum of nine months, but those Trial Work Period months are used any time \$850 or more is earned. Once a person has earned that amount nine different times, then the trial period will be over. Once that happens, individuals still can work and get SSDI, but earnings of more than \$1,180 a month may cause SSDI checks to stop, temporarily in the beginning, but ultimately over time, they can cause permanent cessation of SSDI benefits.
- **SSI** is a very different program. Individual's benefits will be reduced by a little less than half of what they earn. The exact calculation is that Social Security will subtract \$85 dollars from the monthly earnings and then divide that by 50%.
  - For example, a person working part-time earning \$885 a month, the Social Security Administration will subtract \$85 from that \$885, leaving a remainder of \$800. Divide \$800 by 2, giving you \$400, the SSI check will be reduced by that amount.

**Health Care benefits**, on the other hand, are hard to lose due to employment, even if you're working at a substantial level.

- An SSDI beneficiary receives **Medicare**. In order to lose Medicare, a person would have to work to the point where they've zeroed out their SSDI benefits for seven and a half years (93 months) before the Medicare would be lost.
- **Medicaid** benefits are administered differently in each state. Contact the **Work Incentive Planning and Assistance (WIPA)** program in your state for information.

Resources	
	<p><a href="#">Social Security Administration</a> provides financial protection for people with retirement, disability, and survivor's benefits. Social Security is one of the most successful anti-poverty programs in U.S. history.</p> <p><a href="#">Work Incentive Planning and Assistance</a> program's goal is to enable beneficiaries with disabilities to receive and use accurate information to make a successful transition to work.</p>
	<p><a href="#">Work Without Limits</a> Benefits Counseling provides ongoing benefits counseling, serving people in the western 2/3rds of the state of MA.</p>
	<p><a href="#">Project Impact</a>, operated by the Massachusetts Rehabilitation Commission, serves people in the Boston area, Suffolk County, Essex County, Cape Cod and the islands, and southeastern MA.</p>
	<p><a href="#">Medicaid</a> is a joint federal and state program that helps with medical costs for some people with limited income and resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.</p>
	<p><a href="#">Medicare</a> is the federal health insurance program for people who are 65 or older and certain younger people with disabilities.</p>

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