

# Social Security Benefits and Employment: What's New for 2016?



## Did you know that:

- ❖ A Supplemental Security Income (SSI) recipient can make between \$28,000 and \$55,000 per year without losing Medicaid coverage?
- ❖ A person receiving Social Security Disability Insurance (SSDI) benefits has nine trial work months during which full benefit checks come, regardless of income earned?
- ❖ An SSI or SSDI recipient can maintain much of their benefit amount by deducting the costs of disability-related expenses from their gross monthly income?
- ❖ Many young adults can keep some or all of their annual work earnings (up to \$7000) without losing money from their SSI check?

Concern about losing benefits keeps many people with disabilities from seeking gainful employment. It is crucial to share accurate information about Social Security work incentives with job seekers and their families. Check out these resources to learn more:

### Social Security Administration (SSA) website:

[www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm](http://www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm)

[www.socialsecurity.gov/work/](http://www.socialsecurity.gov/work/)

### Going To Work: A Guide to Social Security Benefits & Employment for Young People with Disabilities

[www.communityinclusion.org/article.php?article\\_id=211](http://www.communityinclusion.org/article.php?article_id=211)

The rules for SSA work incentives are based on various financial limits, which can change from

year to year to keep up with the cost of living. Here is what's important to know for 2016:

## Cost-of-Living Adjustment (COLA):

Monthly Social Security and Supplemental Security Income (SSI) benefits **will not automatically increase in 2016** as there was no increase in the Consumer Price Index (CPI-W) from the third quarter of 2014 to the third quarter of 2015.

## Other important updates:

- ❖ The **Substantial Gainful Activity (SGA)** amount for individuals with disabilities other than blindness has increased from \$1090/month to **\$1130**.
- ❖ The **SGA amount for individuals who are blind** remains unchanged at **\$1820**.
- ❖ The monthly earnings amount used to determine if a month counts for a **Trial Work Period (TWP)** has increased from \$780 to **\$810**.
- ❖ The income amount that will have no effect on benefits for SSI beneficiaries who are **students (Student Earned Income Exclusion)** remains unchanged at \$1780. The yearly maximum amount also remains at \$7180.
- ❖ The **1619b State Threshold Amount** allows SSI recipients to continue receiving health care / medical insurance coverage when their work wages are too high to receive cash benefits. This means that even if SSI cash benefits are eliminated, Medicaid coverage remains in effect until annual earnings reach a threshold amount (see the state-by-state chart on the other side).

*Note that four states (California, Iowa, Massachusetts, and Nevada) have a separate threshold for SSI recipients who are blind.*

## 2016 1619(b) Threshold Amounts for Disabled SSI Beneficiaries

| STATE         | THRESHOLD |
|---------------|-----------|
| ALABAMA       | \$27,075  |
| ALASKA        | \$55,597  |
| ARIZONA       | \$36,522  |
| ARKANSAS      | \$29,763  |
| CALIFORNIA    | \$37,184  |
| COLORADO      | \$33,605  |
| CONNECTICUT   | \$66,520  |
| DELAWARE      | \$42,664  |
| D.C.          | \$39,930  |
| FLORIDA       | \$30,566  |
| GEORGIA       | \$30,315  |
| HAWAII        | \$37,949  |
| IDAHO         | \$39,570  |
| ILLINOIS      | \$27,370  |
| INDIANA       | \$36,772  |
| IOWA          | \$32,575  |
| KANSAS        | \$35,021  |
| KENTUCKY      | \$29,746  |
| LOUISIANA     | \$31,305  |
| MAINE         | \$32,667  |
| MARYLAND      | \$41,740  |
| MASSACHUSETTS | \$39,662  |
| MICHIGAN      | \$34,923  |
| MINNESOTA     | \$50,971  |
| MISSISSIPPI   | \$29,876  |
| MISSOURI      | \$36,376  |

| STATE            | THRESHOLD |
|------------------|-----------|
| MONTANA          | \$30,970  |
| NEBRASKA         | \$38,579  |
| NEVADA           | \$32,307  |
| NEW HAMPSHIRE    | \$39,640  |
| NEW JERSEY       | \$35,003  |
| NEW MEXICO       | \$35,617  |
| NEW YORK         | \$43,583  |
| NORTH CAROLINA   | \$34,131  |
| NORTH DAKOTA     | \$44,673  |
| OHIO             | \$38,509  |
| OKLAHOMA         | \$30,262  |
| OREGON           | \$33,221  |
| PENNSYLVANIA     | \$36,567  |
| RHODE ISLAND     | \$34,239  |
| SOUTH CAROLINA   | \$30,834  |
| SOUTH DAKOTA     | \$35,233  |
| TENNESSEE        | \$38,613  |
| TEXAS            | \$34,670  |
| UTAH             | \$34,936  |
| VERMONT          | \$39,943  |
| VIRGINIA         | \$35,118  |
| WASHINGTON       | \$32,875  |
| WEST VIRGINIA    | \$31,883  |
| WISCONSIN        | \$31,381  |
| WYOMING          | \$36,253  |
| NO. MARIANA ISL. | \$18,612  |

## 2016 1619(b) Threshold Amounts for Blind SSI Beneficiaries

| STATE         | THRESHOLD |
|---------------|-----------|
| CALIFORNIA    | \$38,504  |
| IOWA          | \$33,103  |
| MASSACHUSETTS | \$40,511  |
| NEVADA        | \$34,056  |



**State Employment  
Leadership Network**



The SELN is a joint program of the Institute for Community Inclusion at UMass Boston and the National Association of State Directors of Developmental Disabilities Services.

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