**SSI and Working Overview**

SSI payments go up and down based on income received during a month. For example, the paychecks you receive in May will affect how much your SSI check is. Remember that resource limits also apply.

SSI Calculation for Earned Income Only

Step 1 $ \_\_\_\_\_\_\_\_\_ Earned income (Gross Wages for month)

-- $ 20.00 General Inclusion

-- $ 65.00 Earned income exclusion

$ \_\_\_\_\_\_\_\_\_ Countable Earned Income

Step 2 $ \_\_\_\_\_\_\_\_\_ Countable Earned Income from Step 1

Divide by 2 ($ \_\_\_\_\_\_\_\_\_)

-- $ \_\_\_\_\_\_\_\_\_ Subtract division answer from above

**$ \_\_\_\_\_\_\_\_\_**  **Final COUNTABLE earned income**

Step 3 $ 750.00 Insert Federal Benefit rate (2018 = $750)

-- $ \_\_\_\_\_\_\_\_\_ Final Countable earned income from Step 2

**$ \_\_\_\_\_\_\_\_\_ New Monthly Benefit Rate**

**Step 4 $ \_\_\_\_\_\_\_\_\_ Gross Earned Income**

**+ $ \_\_\_\_\_\_\_\_\_ New Monthly Benefit Rate**

**$ \_\_\_\_\_\_\_\_\_ Total Monthly Gross Income**

**Without working, you only had $750. With working you have your Earned Income + your new SSI benefit rate. You are ALWAYS better off working on SSI.**

**Medicaid.**  All SSI recipients in Texas, regardless of their living situations, are automatically eligible for Medicaid. Medicaid eligibility for SSI recipients in Texas is administered by the Social Security Administration. If you receive SSI, you should automatically be enrolled in Medicaid. If you have not been enrolled, contact your local Social Security office to find out why.

SSI Calculation for Earned and Unearned Income

Step 1 $ \_\_\_\_\_\_\_\_\_ Unearned income (SSDI, VA, Pension, etc.)

-- $ 20.00 General Inclusion

$ \_\_\_\_\_\_\_\_\_ Countable Unearned Income

Step 2 $ \_\_\_\_\_\_\_\_\_ Earned income (Gross Wages for month)

-- $ 65.00 Earned income exclusion

$ \_\_\_\_\_\_\_\_\_ Countable Earned Income

Step 3 $ \_\_\_\_\_\_\_\_\_ Countable Earned Income from Step 2

Divide by 2 ($ \_\_\_\_\_\_\_\_\_)

-- $ \_\_\_\_\_\_\_\_\_ Subtract division answer from above

$ \_\_\_\_\_\_\_\_\_ Final COUNTABLE earned income

Step 4 $ \_\_\_\_\_\_\_\_\_ Countable Unearned Income (Step 1)

+ $ \_\_\_\_\_\_\_\_\_ Countable Earned Income (Step 3)

**$ \_\_\_\_\_\_\_\_\_ Final Countable Income**

Step 5 $ 750.00 Insert Federal Benefit rate (2018 = $750)

-- $ \_\_\_\_\_\_\_\_\_ Final Countable earned income from Step 4

$ \_\_\_\_\_\_\_\_\_ New Monthly Benefit Rate

Step 6 $ \_\_\_\_\_\_\_\_\_ Gross Earned Income

+ $ \_\_\_\_\_\_\_\_\_ New Monthly Benefit Rate (Step 5)

+ $ \_\_\_\_\_\_\_\_\_ Unearned income (Step 1)

$ \_\_\_\_\_\_\_\_\_ Total Monthly Gross Income

Additional Assistance for SSI Recipients in Texas

**State supplement.**  Texas does not pay out additional state payments to all SSI recipients in the state, but it does supplement SSI for those receiving institutional care that is paid for by Medicaid. SSI recipients who live in Medicaid-funded nursing homes or intermediate care facilities for people with intellectual disabilitiescan receive a monthly supplement of $60, so long as their countable income is less than $60. The supplement is meant to offset the cost of institutional care.

SSI recipients living in Medicaid facilities only get to keep $30/month of their federal SSI payment. So institutionalized individuals with no countable income who are eligible for the full federal benefit rate of $750?will receive $90/month ($30 in SSI and $60 in the state supplement).

These state supplemental payments are administered by the Texas Health and Human Services (HHS). If you live in Texas, you can call 2-1-1 to find an HHS office near you. You can also use the  [My Texas Benefits](https://www.yourtexasbenefits.com/ssp/SSPHome/ssphome.jsp)  site to find the closest office.

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**The Arc promotes & protects the human rights of people with intellectual & developmental disabilities & actively supports their full inclusion & participation in the community throughout their lifetimes.**