

# Social Security Benefits and Employment: What's New for 2015?



## Did you know that:

- ❖ A Supplemental Security Income (SSI) recipient can make between \$25,000 and \$68,000 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 2015:

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

Based on the increase in the Consumer Price Index from the third quarter of 2013 through the third quarter of 2014, Supplemental Security Income (SSI) beneficiaries will receive a **1.7 percent COLA for 2015**.

## Other important updates:

- ❖ The **Substantial Gainful Activity (SGA)** amount for individuals with disabilities other than blindness has increased from \$1070/month to **\$1090**.
- ❖ The **SGA amount for individuals who are blind** has increased from \$1800/month to **\$1820**.
- ❖ The monthly earnings amount used to determine if a month counts for a **Trial Work Period** has increased from \$770 to **\$780**.
- ❖ The income amount that will have no effect on benefits for SSI beneficiaries who are students (**Student Earned Income Exclusion**) has increased from \$1750/month to **\$1780**. The yearly maximum amount has increased from \$7060 to **\$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.*

## 2015 1619(b) Threshold Amounts for Disabled SSI Beneficiaries

STATE	THRESHOLD	STATE	THRESHOLD
ALABAMA	\$27,244	MONTANA	\$30,416
ALASKA	\$55,990	NEBRASKA	\$38,326
ARIZONA	\$36,162	NEVADA	\$31,363
ARKANSAS	\$29,765	NEW HAMPSHIRE	\$39,503
CALIFORNIA	\$37,805	NEW JERSEY	\$34,772
COLORADO	\$32,942	NEW MEXICO	\$35,226
CONNECTICUT	\$65,144	NEW YORK	\$47,499
DELAWARE	\$41,123	NORTH CAROLINA	\$34,098
D.C.	\$39,719	NORTH DAKOTA	\$44,004
FLORIDA	\$30,594	OHIO	\$37,914
GEORGIA	\$29,480	OKLAHOMA	\$30,298
HAWAII	\$37,788	OREGON	\$33,098
IDAHO	\$39,779	PENNSYLVANIA	\$35,821
ILLINOIS	\$28,221	RHODE ISLAND	\$34,347
INDIANA	\$37,087	SOUTH CAROLINA	\$30,554
IOWA	\$32,442	SOUTH DAKOTA	\$36,639
KANSAS	\$35,025	TENNESSEE	\$37,112
KENTUCKY	\$29,651	TEXAS	\$34,289
LOUISIANA	\$31,511	UTAH	\$34,462
MAINE	\$32,784	VERMONT	\$39,265
MARYLAND	\$41,761	VIRGINIA	\$34,543
MASSACHUSETTS	\$40,006	WASHINGTON	\$31,972
MICHIGAN	\$34,512	WEST VIRGINIA	\$31,347
MINNESOTA	\$51,132	WISCONSIN	\$33,622
MISSISSIPPI	\$29,407	WYOMING	\$36,134
MISSOURI	\$35,661	NO. MARIANA ISL.	\$18,612

## 2015 1619(b) Threshold Amounts for Blind SSI Beneficiaries

STATE	THRESHOLD
CALIFORNIA	\$39,125
IOWA	\$32,970
MASSACHUSETTS	\$40,855
NEVADA	\$33,986



The State Employment Leadership Network is a network of 30 state intellectual and developmental disability agencies working together to improve employment outcomes for individuals. 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.

