

Supplemental Security Income After Age 18

This fact sheet covers:

- How Social Security determines **SSI eligibility** after you turn 18
- How **working can help you earn more money**—even if you’re receiving SSI
- **Student Earned Income Exclusion**—to help you keep more of your SSI benefit if you’re working and going to school
- **Impairment Related Work Expense**—to help pay for medical expenses when you’re working

Preparing for ‘Redetermination’

The Social Security Administration uses monthly Supplemental Security Income (SSI) payments to assist people who have few resources if they are blind, disabled, or are over age 65. If you’re under age 18 and are already receiving SSI (based on your family’s income), Social Security will make an **“Age 18 Redetermination”** between your 18th and 19th birthdays. After you turn 18, Social Security will contact you to begin the redetermination process.

Note that if you are currently receiving Medicaid or Medicaid waiver services, when you turn 18, you will need to apply for Social Security benefits in order to maintain your Medicaid coverage. **The disability standard is stricter, so you may not still be eligible for SSI once you are an adult. If you are not eligible for SSI, you may also no longer be eligible for Medicaid.**

A special provision of Social Security, known as **Section 301**, allows some individuals to continue receiving SSI (and therefore Medicaid) if:

- they’ve been found ineligible for benefits due to medical improvement, and
- they are receiving services from Vocational Rehabilitation, employment services, or other approved services. (Talk to your school about VR services or about Pre-Employment Transition Services ((Pre-ETS)) that you may be eligible for.)

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Here's the good news: If Social Security says you're eligible for SSI after you turn 18, you'll still be able to work and earn money. When you work, you will have earnings *in addition to part of your SSI check!*

When you work, you'll have more money!

The most SSI you can receive (in 2022) is \$841 per month. As your earnings increase, your SSI check will slowly decrease, **BUT you'll still come out ahead and have more money in your pocket.** That's because Social Security helps you out by "disregarding" (or not including) part of your income when it's counting your earnings to figure out your monthly SSI benefit.

Here's an example of how Social Security might determine your monthly SSI and how that would affect your earnings:

Example

Let's say you have a job that pays \$9 per hour, 25 hours per week. That means you earn \$900 per month.

Step One

- \$900** Monthly Earnings
- **\$20** General Income Disregard
- **\$65** Earned Income Disregard
- \$815** Social Security then divides that number in half,
/2 which is...
- \$407.50** Amount of Earned Income Social Security will count
when deciding how much SSI you'll receive.

Step Two

- \$841** Maximum Amount, Allowable Social Security
- **\$407.50** Your Earned Income (from Step One)
- \$433.50** Your Monthly SSI Payment

Remember: Before you got your job (the one that pays you \$9 per hour), you were receiving just \$841 per month in SSI. Now, you receive:

- \$900** Monthly Earnings
- + \$433.50** SSI
- \$1,333.50** Your New Monthly Income

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It Pays to Stay in School

You can actually keep even more of your SSI if you stay in school! There is a Social Security work incentive called the Student Earned Income Exclusion. If you're eligible for this work incentive, the Social Security Administration will disregard (ignore) up to \$2,040 per month in earnings and up to \$8,230 per year (for 2022).

As long as you are under the age of 22, working, and attending school or training regularly, you will qualify for this work incentive. This means that using the example above, you would be able to keep **all** of your SSI check (\$841 per month) and **all** of your earnings (\$900 per month) for a total of \$1,741 (versus \$1,333.50 if you're not attending school).



Need Help with Medical Expenses?

There's another Social Security work incentive that can help you keep more of your SSI check and help you pay for needed medical expenses while you're working. This incentive is known as an **Impairment Related Work Expense (IRWE)**.

If you have out-of-pocket expenses (not paid for through insurance or other benefits) for treatments or other things that are necessary for you to work (medication copays, therapy, lab copays, disability-related transportation), Social Security may allow you to keep more of your SSI to help pay for these expenses.

To be eligible, you have to be working, make a request for an IRWE, and submit a receipt for the expenses.

Here's an example:

If you have \$150 in monthly out-of-pocket Impairment Related Work Expenses, you'll keep \$75 more in your SSI check.

If Social Security considers you statutorily (legally) blind, you qualify for a different kind of work incentive: a **Blind Work Expense**. In this case, the expenses only have to be related to work, so you can count things such as federal taxes and meals eaten while working, and SSA will count all of the cost, not just half of it as they do with an IRWE.

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Additional Resources

The following fact sheets and websites provide more information on many of the concepts we've touched on in this fact sheet.

- [Blind Work Expense](#)
- [Impairment-Related Work Expenses for SSI](#)
- [Pre-Employment Transition Services](#)
- [Student Earned Income Exclusion](#)



The Social Security Red Book

<http://www.socialsecurity.gov/redbook/>

Center on Community Living and Careers

<https://www.iidc.indiana.edu/pages/fact-sheets-on-work-incentives>