

## 9. SSI Work Incentives

### Purpose of the Brochure:

Brochure 9 is designed to provide accurate information about the Work Incentives available under the rules of SSI. With this information, readers who are SSI recipients can better understand how working will affect their benefits, and can make informed employment decisions.

### Group Objectives:

- to become aware of the SSI Work Incentives
- to make sure that each participant who receives (or may receive) SSI knows how to figure out what will happen to her/his benefits if she/he becomes employed

### Suggested Activities:

- Go through the entire brochure, section by section, teaching the material and reviewing as much as is necessary. This is very complicated information and you should expect participants to have difficulty understanding parts of it.
- Review the distinction between Unearned Income and Earned Income, and compare and contrast the rules about each (pgs. 5-6). Practice using the formulas to calculate how income will affect individuals' checks. Then practice calculating for a situation involving both Earned and Unearned Income.
- Discuss the "Breakeven Point" and what it means for earnings and one's other benefits. Make sure people understand Extended Medicaid and the circumstances under which people are entitled to Reinstatement of cash benefits.

### Suggested Discussion Questions:

- Discuss the Myths (pg. 2). Have you heard or thought these things before? Have any group members had experiences that demonstrates that these myths are not true?
- Has any group member successfully written and received approval for a PASS plan? If so, please tell us about it. Use this as a launching point for a discussion of other possible PASS plans. NOTE: Because it can take a long time to have a PASS plan approved, and many are rejected, it is wise to be taking other steps to achieve occupational / earnings goals at the same time.
- Has anyone appealed any SSI decision? What happened? What was it like?
- Has anyone here worked while receiving SSI? How did that affect your benefits? How did you handle it?

### Tips:

With all of these topics, it is good to invite people to share their own experiences with Social Security's Work Incentives.

Be sensitive to the process people went through to obtain SSI. Often, it took a very long time and was a difficult process. This is part of why people are so reluctant to work once their benefits are in place they are afraid of jeopardizing the benefits they worked so hard to get.

### Outcomes:

By the time you've finished covering Brochure 9, participants should:

- a) be able to figure out how receiving a paycheck would affect SSI benefits.
- b) understand the basic rules pertaining to SSI Work Incentives.