

Family Tip Sheets:

What Should I Know About How Work Impacts SSI Benefits?

The Basics

The Supplemental Security Income (SSI) program gives monthly payments to children and adults with disabilities who have very little income or resources. In Tennessee, a person who gets SSI will also get Medicaid, known as TennCare.

Myths

Myth #1: My child will lose their SSI paycheck if they get a job

If your child gets a job, SSI will reduce the amount of their payment over time. The more income they have, the less their SSI check will be. A person will always make more in wages than they will lose in benefits.

Myth #2: My child will lose TennCare if they get a job

As long as a person is receiving any SSI payment, they will keep TennCare. Even if your child makes too much to receive an SSI payment, they can maintain TennCare coverage unless they make over \$40,000. Your child would still need to meet the SSI disability criteria.

What Questions Should I Ask?

- How much can my child make before they will lose their SSI payment?
- How can I figure out how much lower my child's SSI check will be if they begin working?
- How will savings affect my child's SSI check?
- Who do I contact if I think my child's SSI amount is not correct or I need to update information?
- What work incentives are my child eligible for?
- What do I need to prepare for my child's Age 18 determination or redetermination?

Who Can Help Me?

- **WorkAbleTN** is a program in Tennessee that can help you understand how benefits will be impacted by working.
- **AmericaWorks** is a program that helps Social Security beneficiaries with disabilities receive free, accurate information about work rules and regulations to help them make a successful transition to work.
- Contact a **WorkAbleTN** counselor: <https://go.transitiontn.org/benefits-work>; 1 (888) 839-5333
- Contact an **AmericaWorks** representative: <https://americaworks.com/wipa/>; 1 (901) 341-5627
- Contact your **Social Security office**: <https://go.transitiontn.org/ContactSS>; 1 (877) 808-5461

Myth #3: My child will not be able to get their SSI payments back if they stop working or lose their job

Your child can reapply for SSI. If they continue to receive TennCare after losing SSI, they won't need to go through the entire application process again to get their SSI payments back.

Myth #4: My child will automatically continue to receive SSI payments after the age of 18

Your child might continue to receive SSI payments after the age of 18, but the SSI program will do a review of their case. The SSI program has different eligibility criteria for adults than children. Adults have to prove they are unable to work due to their disability. Before the age of 18, contact your local Social Security office and ask what you need to do to assure SSI will continue.