

Massachusetts: The Basics of Social Security Disability Benefits

Two Social Security Disability Programs support personal income and link to medical coverage:

SSI—Supplementary Security Income

SSDI—Social Security Disability Insurance (also referred to by Social Security simply as “Social Security benefits”)

NOTE: Some people receive benefits from both programs.

	SSI	SSDI
REQUIREMENTS TO QUALIFY <i>NOTE: The SGA amounts are for 2021, and are adjusted annually for inflation.</i>	<ul style="list-style-type: none"> » Must have a disability. » Liquid assets of no more than \$2,000 (\$3,000 for a married couple). » Countable earnings below the substantial gainful activity (SGA) level of \$1,310 per month (individuals who are blind do not have to meet this requirement). » Once individuals qualify for SSI, they can earn more than SGA, and still receive a portion of their cash benefits. 	<ul style="list-style-type: none"> » Must have a disability. » Must meet one of the following criteria: <ol style="list-style-type: none"> 1) Previously worked & paid Social Security taxes 2) Unmarried adult disabled prior to age 22 who has a parent who paid Social Security taxes who is retired, disabled or is deceased (Childhood Disability Benefits). » Countable earnings below the substantial gainful activity (SGA) level of \$1,310 per month (\$2,190 for individuals who are blind).
MEDICAL COVERAGE	Usually Medicaid	Usually Medicare
EFFECT OF INCOME ON CASH BENEFITS	Gradual Reduction in Relation to Earnings <ul style="list-style-type: none"> » Monthly checks reduced in relation to income; as earnings increase SSI decreases. » After the first \$85.00 of earned income, SSI check is reduced by \$1.00 for every \$2.00 earned. 	All or Nothing <ul style="list-style-type: none"> » Receive full monthly cash benefit for the first 9 months of work regardless of earnings. If continuing earnings exceed the SGA limit of \$1,310/mo. (\$2,190 for individuals who are blind) then SSDI check stops after 3 more months. For the following 3 years, may be eligible to receive SSDI check if earnings are below SGA.
EFFECT OF INCOME ON MEDICAL BENEFITS	<ul style="list-style-type: none"> » Even if cash benefit ends, individual may keep free Medicaid coverage until going over the “threshold limit”, an annual income limit that varies from state to state. The 2020 threshold amount for Massachusetts is \$43,001. » If free Medicaid coverage ends, individuals can purchase coverage through MassHealth CommonHealth, the state’s Medicaid Buy-In program. 	<ul style="list-style-type: none"> » After beginning work, Medicare coverage stays in effect for at least 7½ years. » If Medicare ends, individuals can purchase Medicare coverage.
Examples of Work Incentives available to reduce countable income and manage benefits	<ul style="list-style-type: none"> » Impairment Related Work Expense (IRWE) » Plan for Achieving Self-Support (PASS) » Property Essential to Self-Support (PESS) » Student Earned Income Inclusion » Blind Work Expenses » Expedited Reinstatement (benefits quickly reinstated if necessary) 	<ul style="list-style-type: none"> » Trial Work Period » Impairment Related Work Expense (IRWE) » Expedited Reinstatement (benefits quickly reinstated if necessary)
MANAGING ASSETS	<ul style="list-style-type: none"> » ABLE Account supports saving while keeping countable assets below the threshold 	

NOTE: This document is designed as a basic overview of benefits. Individuals should consult with experts on benefits issues to fully understand the impact of earnings on their benefits.



The Basics of Social Security Benefits was written by the [Institute for Community Inclusion](#) at the University of Massachusetts Boston, and funded by the Massachusetts Department of Developmental Services (DDS) as part of the [DDS Employment First initiative](#).



BENEFITS ASSISTANCE

WIPA

Expertise and assistance on benefits is available from Work Incentive Planning and Assistance (WIPA) programs, funded by the Social Security Administration:

www.socialsecurity.gov/work/WIPA.html

To find the WIPA program serving your region:

<https://choosework.ssa.gov/findhelp/>

Ticket to Work Help Line

Counselors available to assist with questions about work & benefits

1-866-968-7842 / 866-833-2967 (TTY/TDD)

ADDITIONAL RESOURCES

Social Security Work Incentives Website

Includes access to Red Book and other publications:

www.ssa.gov/disabilityresearch/workincentives.htm

Social Security Employment Website

www.ssa.gov/work

ABLE National Resource Center

National center on establishing an ABLE account, a tax-free savings plan that does not impact eligibility for benefits.

www.ablenrc.org

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