



# Working with Social Security Benefits 2023

## Navigation Services



Need more information? Contact our Navigation Services Team at 303-432-5130 or [navigation@jcmh.org](mailto:navigation@jcmh.org)

Rules are different for those receiving SSI (Supplemental Security Income) and SSDI (Social Security Disability Insurance)

**You must report all income to Social Security. It is important to be aware of approx. what your check should be so to avoid over payments.**

Benefit	Max Amount of Monthly Earned Income	Amount of Benefit Maintained	Medicaid/Medicare Info	Fast Track to Re-Apply
SSI <i>*All working income will impact the SSI amount awarded.</i>	<p>\$4,376 – Highest monthly amount you can earn and still receive Medicaid.</p> <p>Special rules allow more income if you are under 22 years old.</p> <p>Can also apply for Medicaid Buy-In and earn up to \$5,097/month (will have a monthly premium for Medicaid).</p>	<p>First \$85 doesn't affect benefits. The monthly benefit amount will be decreased by about ½ of your working income.</p> <p>Example: If your monthly SSI benefit is \$600, and you make \$365/month income from a job, you take home \$750 total.</p> <p>Formula: <math>(B - (WI - 85) / 2) + WI</math>            B=Benefit amount, WI=work income</p>	<p>Retain Medicaid benefits up to \$52,519/year. This is as long as you continue to be found disabled.</p> <p>Can also apply for Medicaid Buy-In and earn up to \$5,097/month (will have a monthly premium for Medicaid).</p>	<p>If you go back to work full-time, you have a 5 year window where you can fast track returning to SSI without starting your application all over.</p>
SSDI <i>*All working income will impact the SSDI amount awarded</i>	<p>\$1470- If you make more than \$1470, you will not receive SSDI benefit amount for that month (excluding trial work months).</p>	<p>"Trial work period" – any month you earn \$1,050 or more. Allowed 9 months where you receive your full disability benefit regardless of how much you earn if your work activity has been reported and you continue to be disabled.*</p> <p>After the trial period, you may work an additional 36 months and receive your benefit, as long as your income is below \$1,470.</p> <p>*The 9 months do not need to be consecutive and trial work period will last until you accumulate 9 months within a rolling 60-month period.</p>	<p>Medicare continues for at least 93 months (7 years, 9 months) after the nine-month trial work period. After that, check in with SSA.</p>	<p>If you go back to work full-time, you have a 5 year window where you can fast track returning to SSDI without starting your application all over.</p>

\*Clients need to mail in pay stubs to social security office at 13151 W. Alameda Parkway, Lakewood, CO 80228 or fax to 720-559-4532

[jcmh.org](http://jcmh.org) | 303-425-0300

Updated: February 2023