

# SSI Benefits and Medi-cal

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LEARN HOW CIE CHANGES A  
PERSON'S SSI INCOME  
AND THEIR MEDI-CAL

# What happens to a person's SSI and Medi-Cal when they get a job? (1 of 8)

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DOR offers **Work Incentives Planners (WIPs)** statewide who will meet with a person getting DOR services.

A WIP

- Helps a person understand how the money they get from their job will change their SSI and Medi-Cal.
- Helps a person understand and choose work incentive programs that will work best for that person.
- Helps a person report wages to SSA, manage their benefits and more.

# What happens to a person's SSI and Medi-Cal when they get a job? (2 of 8)

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Ask the Social Security Administration (SSA) office for a copy of your **Benefits Planning Query (BPQY)**. The BPQY is a good starting point and has important information about a person's Supplemental Security Income (SSI) and Medi-Cal benefits.

- You can request a BPQY by contacting your SSA office. The CIE Webinar Glossary of Terms has SSA contact information to get your BPQY.

# What happens to a person's SSI and Medi-Cal when they get a job?

(3 of 8)

**Disability Benefits 101** is a website that can help a person understand how a job changes SSI and Medi-Cal benefits.

We encourage you to visit [ca.db101.org](http://ca.db101.org) website for more information. This link is also included on the CIE Webinar Glossary of Terms.

It has a calculator for students and adults which shows how a job changes SSI and Medi-Cal benefits.

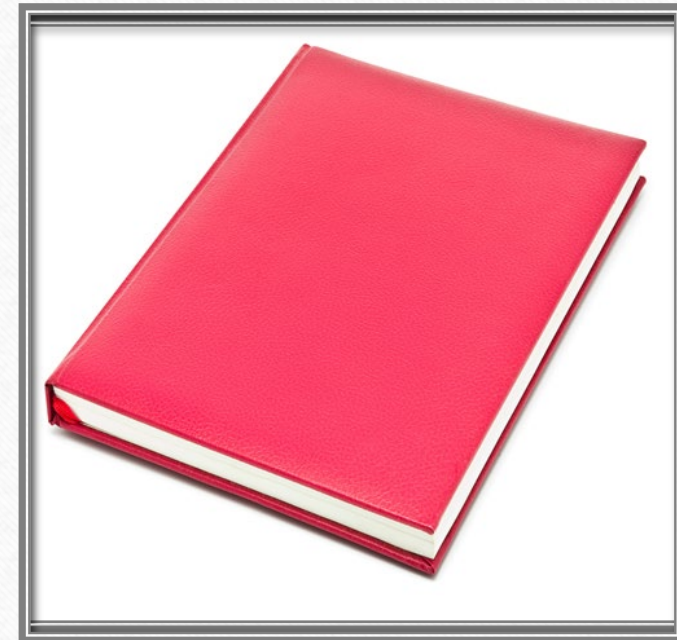


# What happens to a person's SSI and Medi-Cal when they get a job? (4 of 8)

The **Social Security Administration (SSA) Redbook** explains how a job and any other income changes SSI and Medi-Cal. It can be found at [ssa.gov/redbook/](https://ssa.gov/redbook/).

SSA offers work incentive programs. For example:

- The Student Earned Income Exclusion (SEIE)
- The Impairment Related Work Expense (IRWE)



# What happens to a person's SSI and Medi-Cal when they get a job? (5 of 8)

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- **IRWE** lets SSA subtract the cost of services or items that a person needs to work from the person's reported earned income. For example: Wheelchairs, medication, specialized transportation, and more.
- **SEIE** is for any student who receives SSI, is under the age of 22, and is still in high school, college, or job training to prepare for work. It lets a student earn up to \$2,040 a month without it changing the student's SSI check.

You can find more information about IRWE and SEIE on the **CIE Webinar Glossary of Terms**.

## **Here is an example of how the IRWE lowers the amount the SSA will take out of an SSI check (6 of 8)**

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1. Joe gets \$1000 a month from his job.
2. Joe's IRWE for transportation to work is \$100 a month. SSA will subtract this amount from the \$1000 he gets from work.
3. Also, SSA does not count the first \$85 earned so this is subtracted from the \$1000 he gets from work.
4. So, SSA will count only \$815 as Joe's earned income instead of \$1000.

## IRWE example continued (7 of 8)

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5. For every \$2 that Joe earns, SSA will take \$1 from his SSI check. SSA sees that Joe is earning \$815 so they will take half of the \$815 he is earning from his SSI check.
6. So, SSA will take \$407.50 from Joe's SSI check.
7. Before Joe worked, he got \$850 from SSI.
8. SSA will withhold \$407.50 from Joe's SSI Check of \$850.
9. So, Joe's new monthly SSI check will be \$442.50.



## IRWE example continued (8 of 8)

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10. Joe's take home pay minus his \$100 in IRWE from transportation costs is \$900.
11. Joe's new monthly SSI Check amount is \$442.50.
12. So now Joe makes \$1342.50 a month instead of \$850.00 and he keeps his Medi-Cal.

# How can a person who gets SSI save money? (1 of 2)

The **Plan to Achieve Self Support (PASS)** is a plan approved by SSA to save money that goes over the \$2000 limit a person can save when getting SSI.

For example, a person could save money for:

- assistive technology
- starting a business
- a car
- as long as the money is spent on working toward the person's job goal.



## How can a person who gets SSI save money? (2 of 2)

### California Achieving a Better Life

**Experience (Cal-ABLE)** account is a savings account that allows a person who get SSI to save up to \$16,000 a year and up to \$100,000 total.

The Cal-ABLE account must be used for daily living expenses, education, housing, transportation, health care, and other approved expenses.

You can find more information about Cal-ABLE on the CIE Webinar Glossary of Terms.

