

Social Security Administration Work Incentives Guide

General Income Exclusion (GIE)

The first \$20 of income is excluded. This is first applied to unearned income (i.e. SSDI), if applicable.

Earned Income Exclusion (EIE)

This incentive allows a portion of a person's earnings to be excluded when determining the SSI benefit each month. The first \$65 in earnings is excluded, plus one-half of the remaining earnings.

EXAMPLE:

Step 1: \$485.00	(Earned Income)
- 85.00	(Exclusions – both GIE & EIE)
\$400.00	
/ 2	(Divide by 2)
\$200.00	(Countable Income)

Step 2: \$994.00	(Federal Benefit Rate)
-200.00	(Countable Income)
\$794.00	(New SSI Benefit)

Step 3: \$485.00	(Earned Income)
+794.00	(SSI Benefit)
\$1279.00	(TOTAL INCOME)

Extended Medicaid (1619b)

This incentive allows a person to remain eligible for Medicaid, even if earnings are too high to qualify for a cash benefit. A person can remain eligible with earnings up to **\$ 53,380 (2025)** annually, as long they remain medically disabled and continue to meet the resource limit of \$2,000 (Individual) or \$3,000 (Couple).

Student Earned Income Exclusion (SEIE)

This incentive allows a student under age 22 attending school on a regular basis to exclude up to **\$2,410** of earned income each month, up to an annual limit of **\$9,730 per year in 2026**.

This incentive is applied before the \$85.00 exclusion(s).

- School Requirements:
 - College: 8 hours weekly
 - Grades 7-12: min. of 12 hours weekly
 - Training courses: 12 hours weekly

Impairment Related Work Expenses (IRWE)

Certain items or services, which a person may need in order to work, can be deducted from the earnings that are counted toward an SSI payment. Some examples include:

- Routine drugs and medical services related to the disability
- Attendant care services
- Transportation costs
- Work-related equipment and assistance, i.e. job coach

The expense can be deductible when it enables the person to work, the cost is paid for by the person and not reimbursed by any other source, the expense is reasonable and the person needs the item in order to work

Plan to Achieve Self- Support (PASS)

This incentive allows a person with a disability to set aside income and/or resources to meet an employment goal. Funds can be set aside to pay for a variety of employment expenditures, such as education, vocational training or work-related equipment.

Blind Work Expenses (BWE)

Any expense that a blind person incurs in order to earn income is deducted from their earnings.

Expedited Reinstatement of Benefits (ExR)

- Effective January 1, 2001, when SSI benefits have ended due to earnings from work, a person's benefits can be reinstated (including Medicaid, if appropriate)
- If they become unable to work because of their medical condition.
- For up to 60 months after benefits have ended, a person can request their benefits to be reinstated without having to reapply.
- A person may receive up to 6 months of provisional payments while SSA is making a new disability determination, and these payments will not have to be repaid if they are not determined to be disabled.

Continued Payment Under a Vocational Rehabilitation Program (Section 301)

Persons who are receiving SSI benefits and who medically improve while participating in an approved vocational rehabilitation program can continue receiving benefits if the services are likely to enable the person to work permanently. The benefits will continue until the rehabilitation services are completed or discontinued by the person.

Medical Coverage

Medicaid with no waiting period. An application is required for Medicaid coverage in the State of Nebraska.

<https://dhhs.ne.gov/pages/accessnebraska.aspx>

Critical Touchpoints:

- ✓ Start or end of job
- ✓ Changes in earned income
- ✓ Reaching the break-even point
- ✓ Movement into 1619b status
- ✓ Implementation of IRWE, BWE or SEIE
- ✓ Approval of a PASS plan
- ✓ Age 18 re-determination
- ✓ Eligibility for Title II benefits
- ✓ Changes in living arrangements or marital status
- ✓ Overpayments/Underpayments

If you experience any of the above, please contact:

VR Benefits Specialist (Name & Phone Number)