

How Employment Affects Your Benefits

A presentation for LARC
May 18, 2026

Illinois Life Span Program

Suzanne Aaron, Senior Information & Outreach
Specialist



About The Arc:

Largest National Community-Based Organization

Advocating for and serving people with intellectual and development disabilities and their families throughout the entire life span.

650 Chapters Nationwide

Advocating on the front lines to ensure that people with IDD and their families have the support and services they need to be fully engaged in their communities.

Vision and Mission

The Vision:

Happy lives with full participation in the community.

The Mission:

Empowering persons with disabilities to achieve full participation in their community life through informed choices.

Our Advocacy Includes:

Providing key information on legislative and policy issues.

Empowering individuals to stand up for important policies impacting people with ID/DD.

Making information and resources accessible through our programs, webinars, and events.

Expectations for today

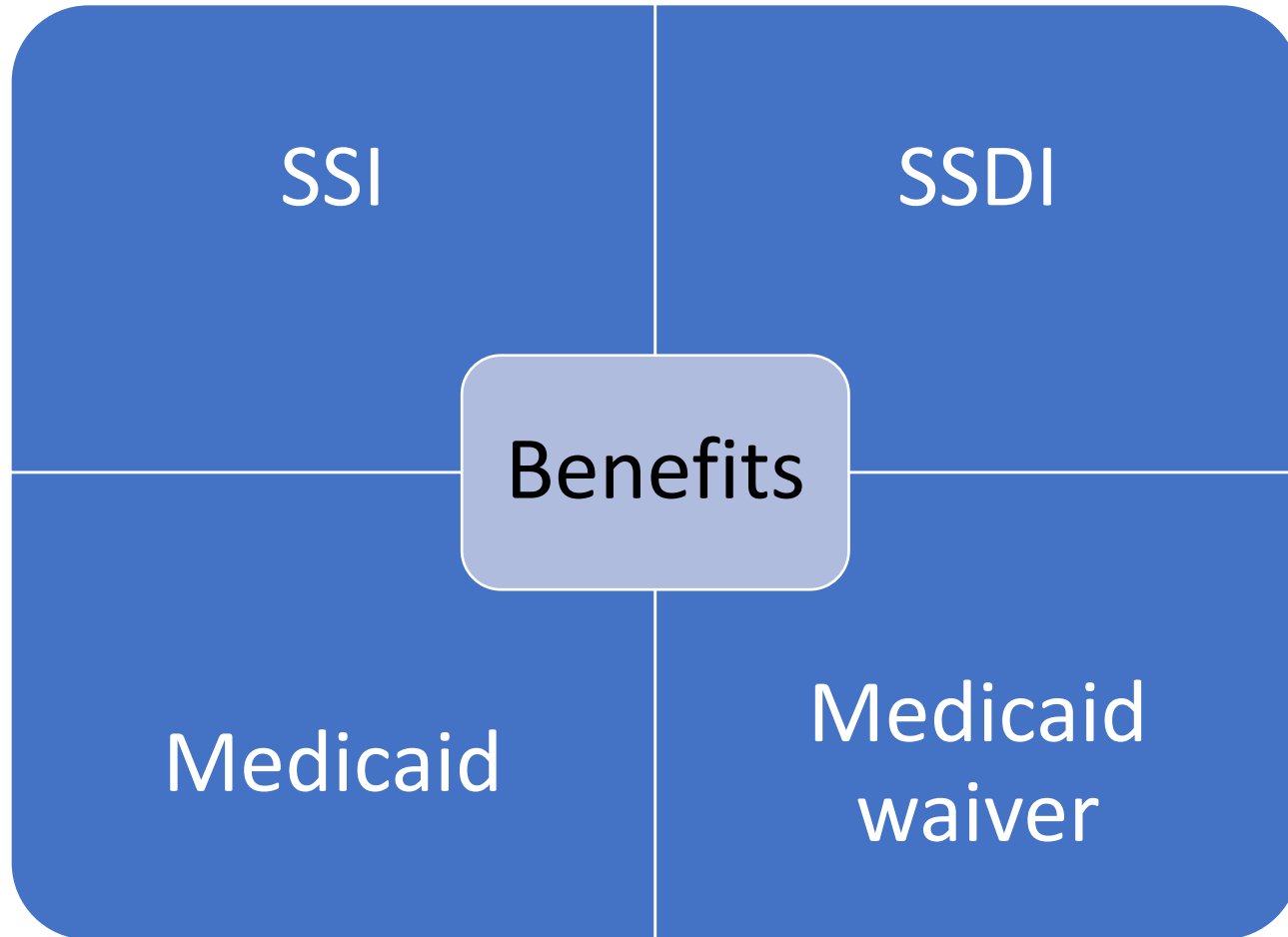
My role

- Define
- Describe
- Direct
- ~~Benefits Counselor~~
- ~~Financial Planner~~
- Fellow parent on this journey

Goals

- Explain steps to take when getting a job
- Describe how to report income
- Provide income limits for government benefits
- Know where to go for assistance
- FYI: we won't cover SNAP and impact of federal changes today

Got benefits?



Considering getting a job?



You CAN have a job and keep your benefits.

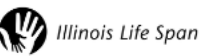


And you might even end up with more money!

Won't I lose my benefits if I work?

Not necessarily!

Work incentives.



But you must monitor how much you earn



What happens to
my benefits when
I work?

Why do I need to
know about this?

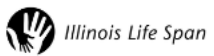


Your disability benefits are “needs based”

This means that you get these benefits because you met certain income requirements, and in some cases, asset requirements.

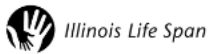
- SSI
- SSDI (if you receive the Childhood Disability Benefit/are a DAC)
- Medicaid
- Medicaid Waivers/Home and Community Based Services

So how do I work and keep my benefits?

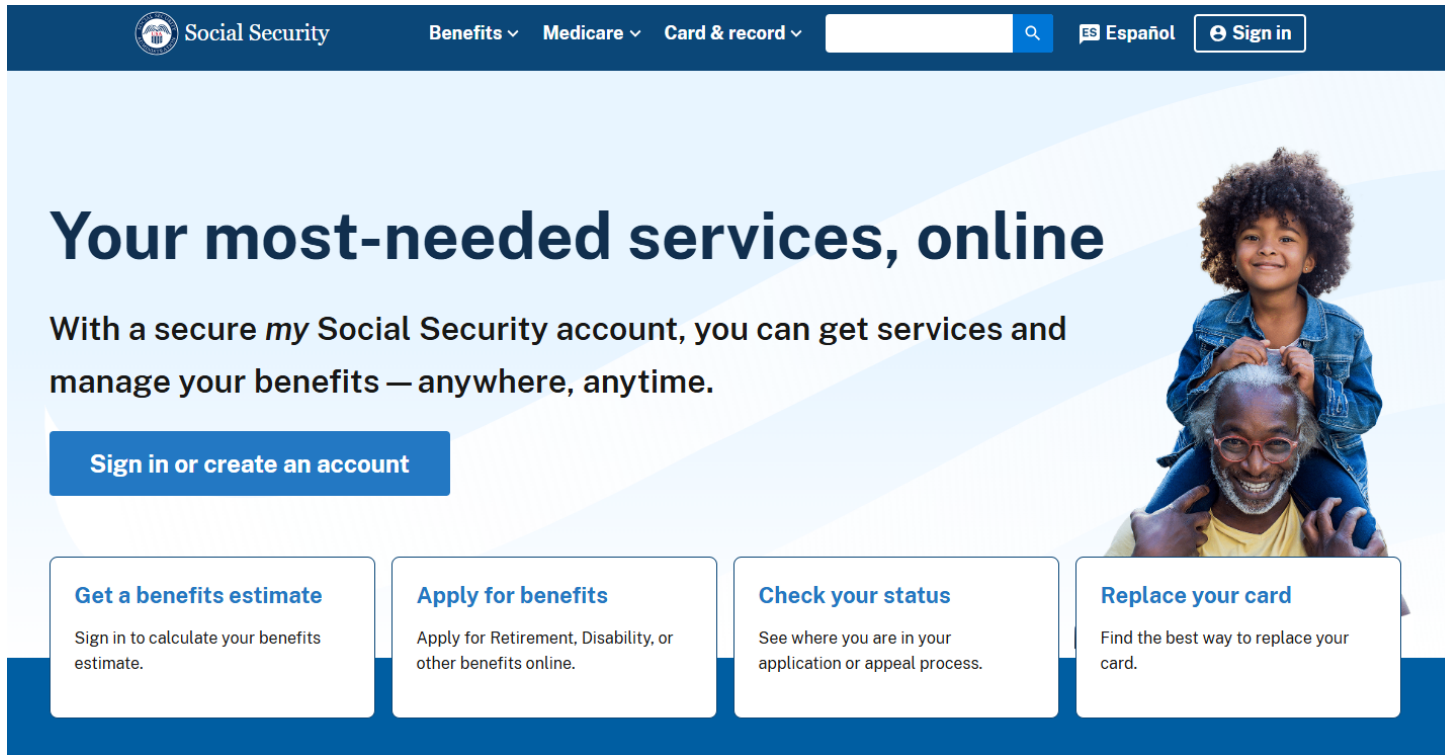


Social Security benefits

SSI & SSDI



Social Security Administration



The screenshot shows the top navigation bar of the Social Security Administration website. It includes the Social Security logo, a search bar, a language selector for Spanish, and a sign-in button. The main content area features a large heading 'Your most-needed services, online' and a sub-heading 'With a secure my Social Security account, you can get services and manage your benefits — anywhere, anytime.' Below this is a blue button that says 'Sign in or create an account'. At the bottom, there are four white boxes with blue borders, each containing a service category and a brief description: 'Get a benefits estimate', 'Apply for benefits', 'Check your status', and 'Replace your card'. To the right of the text is a photograph of an elderly man with a young child sitting on his shoulders.

Social Security

Benefits ▾ Medicare ▾ Card & record ▾

🔍

🇪🇸 Español

👤 Sign in

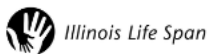
Your most-needed services, online

With a secure *my* Social Security account, you can get services and manage your benefits — anywhere, anytime.

[Sign in or create an account](#)

- Get a benefits estimate**
Sign in to calculate your benefits estimate.
- Apply for benefits**
Apply for Retirement, Disability, or other benefits online.
- Check your status**
See where you are in your application or appeal process.
- Replace your card**
Find the best way to replace your card.

www.ssa.gov



SSI: Supplemental Security Income

SSI provides monthly payments to people with disabilities and older adults who have little or no income or resources.

[Supplemental Security Income \(SSI\) | SSA](#)

Report your new job to Social Security

- Representative Payee access to MySSA.gov if needed/appropriate
- Be prepared to call both national toll-free number 800-772-1213 and your local office [Field Office Locator | SSA](#)
- You will need:
 - tax ID number for employer & address, possibly supervisor's number & name
 - Hourly wage and estimated number of hours/week
- You can use the online options to report wages only once the employer is added to MySSA.gov's account. Until then, drop off in person or mail in to local office. Be prepared for repayment, as this may take time.

How your income affects your SSI check

General exclusion of \$20

Earned income exclusion of \$65

Work Incentives (stay tuned)

Divide your gross income by 2

This total is subtracted from your monthly SSI check

How your paycheck affects your Social Security check – an example

Paycheck amount from your job	\$500
General exclusion	-\$20
	\$480
Earned income exclusion	-\$65
	\$415
Impairment Related Work Expenses (IRWE) Stay tuned for discussion!	\$25
	\$390
Divide this amount by 2	\$195
	This is the amount by which your Social Security check will be reduced.

How your paycheck affects your Social Security check – an example

SSI monthly benefit	\$994
Reduction from your paycheck	-195
Adjusted SSI benefit payment	\$799
	So yes, the SSI check went down but...
Your paycheck	\$500
SSI check	\$799
YOUR MONEY	\$1299
	You end up with more money!

Social Security Work Incentives

- **Student Earned Income Exemption (SEIE) SSI only**
 - \$2410 in 2026, but not more than \$9460 for the whole year
- **Impairment-Related Work Expenses (IRWE) SSI & SSDI**
 - [SSI Spotlight on Impairment-Related Work Expenses | Supplemental Security Income \(SSI\) | SSA](#)
- **Plan to Achieve Self-Support (PASS) SSI & SSDI**
 - [Plan to Achieve Self-Support \(PASS\) | Disability Research | SSA](#)
- **Work Incentive links**
 - [SSDI and SSI Work Incentives | The Red Book | SSA](#)
 - [How can work incentives help you receive Supplemental Security Income \(SSI\) and Medicaid while working?](#)

How your income affects your SSI check

Report your wages monthly no later than the 10th of the next month

Example: report all January wages by February 10th

Your March payment will reflect your January earnings

How do I report wages?

Website ssa.gov

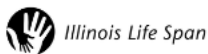
SSA Mobile
Wage Reporting
app

Mail/drop off to
local office

Telephone wage
reporting system
866-772-0953

Fax

[Reporting Wages When You Receive Supplemental Security Income \(SSI\); Informe su salario al recibir beneficios de Seguridad de Ingreso Suplementario \(SSI\)](#)



Income limits for Social Security benefits...

Substantial Gainful Activity (SGA)

- If your income goes over SGA, then Social Security may not consider you to meet their definition of “disabled”.
- Over the age of 18:
 - The question isn’t “Is the person disabled?” or “To what extent is the person disabled?” It is...
 - “Does the disability keep the person from earning a salary to support themselves?” (Can they work?) AKA Substantial Gainful Activity or SGA. (Earnings under \$1,690/month (\$2,830/mo if blind) in 2026.)
 - [Substantial Gainful Activity](#)
- SGA for 2026 is \$1,690/month or \$2830/month if blind
 - SGA can get more detailed and complicated, looking at your work vs work of person w/out a disability, the worth of your work, etc.
- [Red Book 2023](#)

SSDI Social Security Disability Insurance

“Social Security is more than retirement. Many people think of Social Security as just a retirement program. Most of the people receiving benefits are retired, but others receive benefits because they’re:

- Someone with a qualifying disability
- A spouse or child of someone getting benefits
- A divorced spouse of someone getting or eligible for Social Security
- A spouse or child of a worker who died
- A divorced spouse of a worker who died
- A dependent parent of a worker who died”

[Understanding the Benefits](#) Social Security publication, page 2

SSDI Social Security Disability Insurance

Family benefits SSA

- Family benefits make payments to family members of people who are eligible for Retirement or Disability

What to report if you get Family benefits

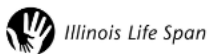
- If you receive Childhood Disability Benefit or are a Disabled Adult Child, your eligibility to continue receiving these benefits depends upon your continued status as disabled
- Substantial Gainful Activity or SGA: earn over \$1690/month or \$2830/month if blind and SSA may determine you no longer “disabled”

SSDI Social Security Disability Insurance and work



TICKET
to **Work**

- Trial Work Period
- Extended Period of Eligibility
- DB101 Illinois - Social Security Disability Insurance (SSDI): SSDI and Work



Create a MySSA account



my Social Security

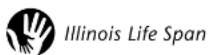
www.ssa.gov

Sign in with  LOGIN.GOV

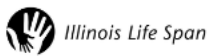
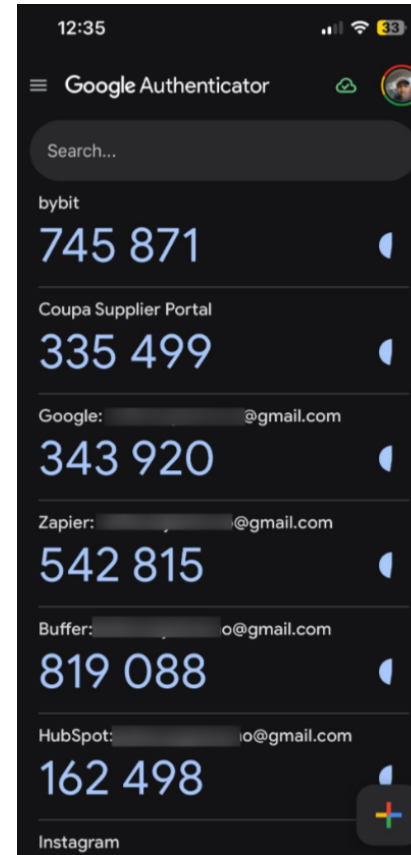
Sign in with **ID.me**

 [Create an account with Login.gov](#)

 [Create an account with ID.me](#)



Authenticators for both SSA.gov and ABE



Illinois Medicaid



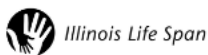
HFS

Illinois Department of
Healthcare and Family Services

Healthcare for Illinoisans with low income
(or who meet special requirements)

Essential to maintain eligibility for
HCBS/Medicaid Waiver

Income limits according to category



Illinois Medicaid

AABD category
income limit for
2026: \$1,355/mo

100% FPL

ACA category
income limit for
2026: \$1,860/mo

138% FPL

HBWD income limit
for 2026: \$4742/mo

350% FPL

Don't know
category? Check ABE
or redetermination
letter from IDHS

Typically, these
numbers change
annually

Medicaid: Health Benefits for Workers with Disabilities HBWD

- If you are an individual with a disability, between the ages of 16 and 64 and working, you may qualify for HBWD . [Health Benefits for Workers with Disabilities \(HBWD\)](#)
- Workers with countable income up to or less than 350% FPL can qualify for the program
 - FPL 2026 $\$15,960 \times 3.5 = \$55,860$
- Unlike other Medicaid programs, HBWD allows enrollees to have up to \$25,000 in assets.
- Depending on their income, enrollees pay a monthly premium based on their income range to receive comprehensive healthcare coverage. [HBWD Premiums](#)

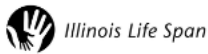


Reporting wages to IDHS



An official site of the State of Illinois | J.B. Pritzker, Governor

www.abe.illinois.gov



Create online account access on ABE

ABE Access

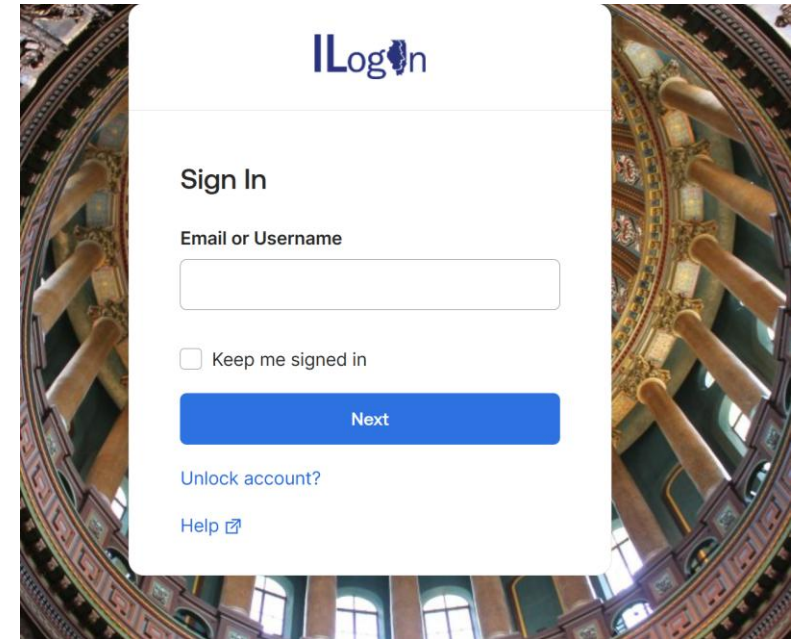
All users of abe.illinois.gov are required to create an ILogin account with State of Illinois **and** an ABE profile.

- Create an ILogin Account** I do not have an ILogin account with state of Illinois.
- Connect an ABE Profile** I am a first-time or existing ABE user and I have an ILogin Account.
- ABE Sign In** I have an ILogin account and connected my ABE profile

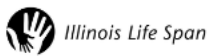
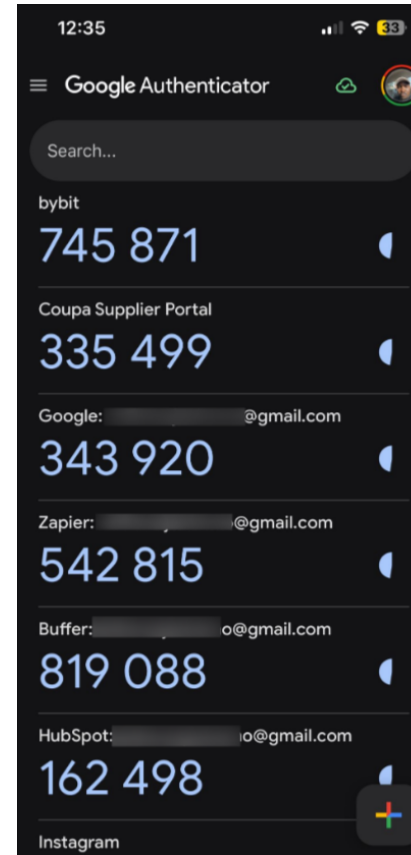
An ILogin Account allows you to apply for and manage your SNAP, Cash and Medical Benefits.

- ✓ Apply for more benefits or renew benefits
- ✓ Update your contact or household information
- ✓ Sign up for electronic notification
- ✓ File and manage appeals
- ✓ Review notices about your case

[Apply for benefits without an Account](#)



Authenticators for both SSA.gov and ABE



Reporting wages to IDHS

Helping people in Illinois
lead healthy and
independent lives

Use this site to apply for and manage your
healthcare, food, and cash assistance benefits.

Check if I Should Apply

Apply for Benefits

Manage My Case

Check if I Should Apply for
Summer EBT

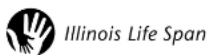
Check if I Meet SNAP
Work Requirements



Income and Asset limits

Program	Income limit	Asset limit
SSI	If over SGA, may be ineligible	\$2,000 individual, \$3000 couple
SSDI	If over SGA, may be ineligible	No asset limit
Medicaid: ACA category	138% FPL (\$1,860/mo for individual)	No asset limit
Medicaid: AABD category	100% FPL (\$1,355/mo for individual)	\$17,500
Medicaid Waivers/HCBS DDD/pulled from PUNS	Maintain eligibility for Medicaid category you are on (see above)	ACA no asset limit; AABD \$17,500
Medicaid Waivers/HCBS DRS Home Services Program	If on Medicaid: maintain eligibility for your category.	\$17,500

For more information & programs: [Chart-of-Benefits-April-2026.pdf](#)



Protecting your benefits – ABLE Accounts

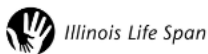


IL ABLE “Achieving a Better Life Experience” Accounts give people with disabilities and their families greater financial independence while preserving benefits. A high-quality, low-cost IL ABLE savings and investment Account can be opened by an Eligible Individual, or Authorized Individual, at any time, no matter what state they live in.

[IL ABLE Accounts for Individuals with Disabilities | IL ABLE](#)

Link to recording of
Lunchtime Webinar
on IL ABLE Accounts
4/8/025

[ILS & F2F Lunchtime Webinar IL ABLE Accounts What Self
Advocates, Families & Supporters Need to Know](#)



Protecting your benefits - Special Needs Trusts

What is a special needs trust?

A special needs trust (SNT), sometimes referred to as a supplemental needs trust, is a legal vehicle enabling assets to be held on behalf of someone with disabilities without affecting their eligibility for means-tested public benefits such as Medicaid or Supplemental Security Income. While assets held by the trust are not “countable” for the purpose of qualifying for such programs, there are strict regulations regarding disbursements. SNTs are meant to supplement the funds and services available through government programs.



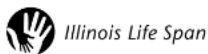
[Special Needs Alliance -Attorneys For Special Needs Planning](#)

Also:



Special Needs Answers

[Special Needs, Trusts, Attorneys and Financial Planners](#)



Who can guide me through all this?



Your take-away from today: Work Incentives Planning & Assistance (WIPA)

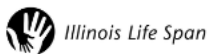
Funded by the Social Security Administration

Staff provides information about work and benefits to people who received Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI)

Provide accurate and individualized information about the effect of work on benefits and health insurance

In-depth counseling about benefits and discuss the effect of work on those benefits.

[Work Incentives Planning and Assistance](#) | [The Work Site](#) | [SSA](#)



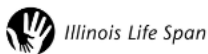
Work Incentives Planning & Assistance (WIPA)

[2. Disability Rights Iowa \(DRI\)](#), 1-800-779-2502
Ext 237, 238 or 239



[1. Volunteers of America of Illinois \(VAI\)](#), 1-312-896-3220

[3. Illinois Assistive Technology Program \(IATP\)](#), 1-800-852-5110



How do I find a job?



- Division of Rehabilitation Services Vocational Rehabilitation (DRS VR or Voc Rehab) [IDHS: Vocational Rehabilitation](#)
 - Competitive Integrated Employment
 - Supported Employment
 - Customized Employment
- DDD Waiver? Supported Employment is an option under Home-Based Services
- Personal connections/social capital

Questions?



The Arc of Illinois

815-464-1832

www.thearcofil.org

[Volunteers of America of Illinois \(VAI\) – Cook Co WIPA](#)

1-312-896-3220

Chicago Heights DRS office

1010 Dixie Hwy, 4th Floor

Chicago Heights, IL 60411

Phone: [\(708\) 709-3333](tel:(708)709-3333)

TTY: (888) 472-0943

Fax: (708) 709-3328

Chicago Legal Aid – benefits

[Public Benefits Outreach & Enrollment - Legal Aid Chicago](#)

