

OASIS · AT A GLANCE

The "Benefits Cliff": Work, Medicaid, and Keeping Supports

How part-time work actually affects SSI and Medicaid, why the cliff is mostly a wall built by misinformation, and the federal work incentives that let an autistic adult earn meaningful income without losing the supports that make work possible.

BY JIM PALASTY · OASIS FOR AUTISM · 10 MIN READ

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\$1 OFFSET PER \$2

SSI reduces benefits by \$1 for every \$2 earned above the income exclusion. The cliff is mostly arithmetic. The arithmetic favors working.

How it works

THREE STEPS

Map the work incentives

SSI Earned Income Exclusion, Section 1619(b), Plan to Achieve Self-Support, IRWE, BWE. Trial Work Period for SSDI.



Document earnings monthly

Pay stubs, hours, accommodations. Send to SSA on schedule. Stay ahead of redeterminations.



Find a benefits counselor

Work Incentives Planning and Assistance project in every state. Free service. The single best resource families miss.

Work incentives at a glance

EIE	First \$65 + half of rest deducted before SSI counts earnings
1619(b)	Medicaid retained when earnings exceed SSI cash benefit
Trial Work Period	SSDI: 9 months at any earnings without benefit reduction
Extended Eligibility	SSDI: 36-month reinstatement window after TWP
IRWE	Work expense deduction from countable income
BWE	Blind Work Expenses, similar structure for blind beneficiaries
PASS	Save income toward a documented work goal, asset-limit exempt
Subsidies	Wages exceeding work value due to accommodations: value deducted

WHAT IT LOOKS LIKE

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He started at sixteen hours a week at the library. The first redetermination came eight months later. We had not used a benefits counselor. We thought the math was simple. The notice said his SSI was being reduced and that we owed an overpayment of two thousand dollars. We called WIPA. They walked through the same numbers and got a different answer because they ran the IRWE deduction we did not know about. The overpayment went away. The job stayed. He is still at the library three years later.

PHIL, BATTLE CREEK

What matters, at a glance

The cliff that mostly is not

The "benefits cliff" myth has kept countless autistic adults out of work that they wanted, could do, and would have benefited from. The math, when run correctly, favors working in nearly every case.

SSI Earned Income Exclusion

The first \$65 of earned income each month, plus half of the rest, does not count against SSI. The remaining countable income reduces SSI dollar-for-dollar.

1619(b): Medicaid stays

Section 1619(b) of the Social Security Act lets SSI recipients keep Medicaid even when earnings push them above the SSI cash benefit, up to a state-specific threshold often in the tens of thousands.

WIPA appointment

Many states have wait times for benefits counselor appointments. Schedule three months ahead of any planned work change. Walk-in is rare; intake-first is standard.

Impairment-Related Work Expense

IRWE deducts the cost of work-related accommodations from countable income. Service animal, special transit, AAC device, communication coach, accommodations the employer does not cover.

Plan to Achieve Self-Support

A PASS plan lets the adult set aside income or resources for a documented work goal (training, equipment, business startup) without the savings counting toward the asset limit.

BRING THESE · CHECK AS YOU GO

- | | |
|--|---|
| ☐ WIPA intake completed | ☐ Benefit summary in writing |
| ☐ Wage reporting method set up | ☐ Calendar entry for monthly wage report |
| ☐ IRWE documentation file started | ☐ 1619(b) state threshold confirmed |
| ☐ Annual benefits counselor follow-up | |

YOUR MOVE

Before your adult takes the job

- 1 Call the state WIPA project. Schedule an intake appointment.
- 2 Bring the offer letter, the wage rate, the hours, and the accommodations to the appointment.
- 3 Walk through the SSI math: gross earnings, exclusion, IRWE, net countable income.
- 4 Confirm 1619(b) Medicaid retention thresholds in your state.
- 5 Set up monthly wage reporting to SSA. Use the SSI Mobile Wage Reporting tool, the my Social Security portal, or the local field office.

The cliff is mostly a wall built by misinformation. Run the math. Build the routine. Keep the job.

RESOURCES NAMED IN THIS POST

oasisforautism.com · <https://oasisforautism.com>

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ABOUT THE AUTHOR



Jim Palasty

Jim Palasty is the founder of OASIS for Autism and a single father of an adult autistic daughter in Michigan.