Section 1619b: SSI and Medicaid Coverage

2026 Fact Sheet on Work Incentives

What it is:

- Section 1619b allows individuals eligible for Supplemental Security Income (SSI) to continue to be eligible for Medicaid coverage when their earnings are too high to continue receiving SSI.
- This work incentive applies to individuals earning below Kentucky's threshold (currently $48,099 in 2026).

How it helps:

If you are eligible for SSI, have Medicaid for your health insurance, and are employed, 1619b allows you to work and to keep Medicaid coverage without a Medicaid spend-down. You can continue to be eligible for Medicaid coverage until your gross annual income reaches a certain amount ($48,099 in 2026). Exceptions to this work incentive are if you no longer need Medicaid or accumulate over $2,000 in resources (this is currently Kentucky's Medicaid resource limit).

How it works:

Suppose you have a disability or are blind, need Medicaid to work, cannot afford benefits, and meet all other requirements (such as less than $2,000 in resources). In that case, you are eligible for 1619b Medicaid protection while earning work income.

You should report your earnings monthly to the Social Security Administration (SSA). When your SSI cash payments stop due to reaching the Break Even Point, the SSA computer will automatically determine eligibility for 1619b and inform you of your eligibility for this Medicaid protection. The Break Even Point is the point when your earnings cause your SSI payment to go to zero.

This information will be sent electronically to the local office of the Department of Community-Based Services (DCBS). However, you should also report your earnings to the caseworker at the DCBS and inquire about your eligibility for section 1619b Medicaid continuation when you no longer receive an SSI payment due to your earnings.

With 1619b, you may remain eligible for SSI even though your payment has stopped. If you begin earning less than the Break Even Point or are not working again, your SSI payment will start again. It is very important always to report your earnings to Social Security each month to have your payment adjusted accurately.

A trained Community Work Incentives Coordinator can help you understand the conditions to continue with Medicaid coverage under section 1619b.

How to find more information and help:

Kentucky Disability Benefits 101
Ticket to Work Helpline
1-866-968-7842

Work Incentives Planning & Assistance (WIPA)
Center for Accessible Living
844-689-6620 (voice)
888-813-8652 (TTY)
wipa@calky.org

WIPA Goodwill Industries of Kentucky
866-336-3316 (voice)
866-833-2976 (TTY)
workincentives@goodwillky.org

This fact sheet has been prepared under the guidance of a certified Community Partner Work Incentives Counselor (CPWIC) through training authorized by the Social Security Administration. This is not a Social Security Administration document.