The Truth About Working While Receiving Supplemental Security Income (SSI) in 2026

If SSI is your only cash benefit, you will always have more money to spend by working!

SSI Includes...

Supplemental income in an amount up to $994 per month for a single person ($1,491 for a married couple) and health insurance through Medicaid.

You can work and earn money while receiving SSI!

The first $85 you earn each month does not change your SSI benefit. After that, you get to keep fifty cents of your SSI for every $1 earned!

Kentucky's current Medicaid threshold income is $48,099 per year!

If your only income is from SSI and your job, your SSI cash benefit will stop when your paycheck reaches $2,073 per month. But you will still receive Medicaid until your income reaches Kentucky's Medicaid threshold amount of $48,099 per year.

KyHealth Choices
Kentucky
UNBRIDLED SPIRIT

STABLE Kentucky

STABLE Kentucky accounts provide financial independence and empowerment for individuals with disabilities by dramatically increasing the ability to save and invest. STABLE Kentucky allows individuals whose disability occurred before the age of 46 to save and invest up to $20,000 annually without affecting eligibility for SSI, Medicaid, SNAP benefits or housing subsidies through HUD. People who work may be able to save an additional $15,560 per year. Open a STABLE account online with an initial investment of only $25.

training project
setp
supported employment

Human Development Institute