

Section 1619(b): SSI and Medicaid Coverage

2026 Fact Sheet on Work Incentives

Section 1619(b) allows individuals who are eligible for SSI to continue to be eligible for Medicaid coverage when their earnings are too high to continue to receive SSI.

This work incentive applies to individuals whose earnings are below Indiana's threshold:

2023 = \$41,201

2024 = \$39,153

2025 = \$43,358

For more information and support on your work incentives, contact:

INDIANA WORKS
Work Incentives
Planning and
Assistance

In Northern &
Central Indiana:
1-855-641-8382
(Toll free)

In Southern Indiana:
1-502-548-4492

How 1619(b) can help you:

If you are eligible for SSI, have Medicaid for your health insurance, and are employed, 1619(b) allows you to work and keep Medicaid coverage. You can continue to be eligible for Medicaid coverage until your gross annual income reaches a certain amount (this amount is **\$47,397** in 2026). Exceptions to this work incentive are if you no longer need Medicaid, or if you accumulate more than \$2,000 in resources (this is currently Indiana's Medicaid resource limit).

How 1619(b) works:

While you are earning income from work, if you have a disability or are blind, if you need Medicaid in order to work, if you are unable to afford benefits, and you meet all other requirements (such as less than \$2,000 in resources), you are eligible for 1619(b) Medicaid protection.

You should report your earnings to Social Security monthly. At the time that your SSI cash payments stop due to reaching the Breakeven Point (the point when your earnings cause your SSI check to go to zero), Social Security will automatically determine eligibility for 1619(b), and inform you of your eligibility for this Medicaid protection.

This information will be sent electronically to the local office of the Division of Family Resources (DFR). However, you should also report your earnings to the caseworker at the DFR and inquire about your eligibility for Section 1619(b) Medicaid continuation when you no longer receive an SSI check due to your earnings.

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

A trained Community Work Incentives Coordinator or a Benefits Information Network Liaison can help you in understanding the conditions to continue with Medicaid coverage under Section 1619(b).