



AMSI RWI1 – Redefining Work Incentives for People with Disabilities

First Draft Edition – 2025

Summary:

This guide examines how SSDI and SSI rules discourage competitive employment for individuals with disabilities, including those with IDD. Modest earnings can trigger steep benefit losses, creating fear and income insecurity. AMSI proposes replacing the “benefits cliff” with gradual, secure transitions to full employment.

Highlights:

- **The Problem:** Low earnings limits, steep reductions, and loss of Medicaid/Medicare create high risks.
- **Impact:** Fear of losing income, healthcare, or housing discourages work or advancement.
- **AMSI Recommendations:**
 - Flexible earnings thresholds with no sudden cutoffs.
 - Longer income-protection periods (TWP 24 months, EPE 60 months).
 - Permanent healthcare access, independent of benefit status.
 - Separate housing rules to avoid rent spikes.
- **Clarification:** NYS employment supports do not extend federal SSA time limits.

Key Message:

Work incentives should support—not punish—employment. Gradual, protected transitions safeguard income, healthcare, and housing, enabling independence.

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