

WHAT IS IT

This is a term SSA uses to determine eligibility for SSI. It refers to a level of work activity and earnings. It is **substantial** if it involves doing significant physical or mental activity. It is **gainful** if performed for pay or profit.

SUBSTANTIAL GAINFUL ACTIVITY

SGA

EXCEED LIMIT

If an individual exceeds SGA limit, they can still receive SSI cash payments but the 2 for 1 Rule applies. For every \$2 earned over limit, the SSI payment is reduced by \$1 until benefits are at \$0.

2024 LIMIT

Once an individual earns more than \$1,550.00 monthly they are considered to be engaged in SGA. To qualify for SSI, a person must be **UNABLE** to engage in SGA.

REINSTATEMENT

If an individual loses their SSI benefits due to work and earnings, they can request their benefits be reinstated without a new application for up to 5 years. The Medicaid eligibility remains until gross annual income reaches their state limit. In Michigan, 2024 limit is \$43,228.