



A Specialized Human Resource Organization

Meeting the employment needs of people with disabilities and the business community

What Happens to Social Security Disability Insurance (SSDI) when You Work?

(See www.ssa.gov/redbook for more detailed explanations)

Substantial Gainful Activity (SGA) is \$1180.00 gross/month.

Trial Work Period (TWP) There are nine months in a TWP, not necessarily used consecutively, that you can have unlimited earnings without affecting your SSDI cash benefit. There is a benchmark amount that SSA uses to determine whether earnings constitute a TWP month. In 2018, that amount will be \$850.00 gross/month. Remember that they do not have to be used consecutively, but they do need to occur within a 60-month rolling period.

Extended Period of Eligibility (EPE) The Extended Period of Eligibility is a 3 year period immediately after the TWP ends. During which you are still eligible, but you may or may not receive your disability check based on your work activity. During the EPE, SSA will be looking at your earnings to see if you are earning over *Substantial Gainful Activity (SGA)*. In 2016 the SGA amount will be \$1180.00 gross/month. For individuals who are blind the SGA amount, in 2018 the SGA amount will be \$1970.00. The basic rule is: if you are under SGA, you still receive your check; over SGA, no check.

- **Impairment Related Work Expenses** – Certain expenses for things a person with a disability needs because of his/her impairment in order to work may be deducted when counting earnings.
- **Subsidies and Special Conditions** - Support that is received on the job that could result in the disabled person receiving more pay than the actual value of the services performed. SSA deducts the value of subsidies and special conditions from earnings when deciding whether work is at the SGA level.

Expedited Reinstatement (EXR) - EXR is a safety net for people who successfully return to work and lose their entitlement to SSDI or SSI benefits and payments. If your cash payments ended because of your work and earnings, and you stop work within 5 years of when your benefits ended, we may be able to start your benefits again.

Continuation of Medicare – If Social Security disability payments stop because a person has earnings at or above the substantial gainful activity level, but the person is still disabled, Medicare can continue for at least 93 months after the Trial Work Period has ended. After that, the person can buy Medicare coverage by paying a monthly premium.

Medical Assistance for Workers with Disabilities

You also have the option of purchasing Medicaid under a program known as MAWD (Medical Assistance for Workers with Disability) should your earnings exceed standard SSI/Medicaid thresholds, or you save between \$2000 and \$10,000 in countable resources.

Recovery During Vocational Rehabilitation – If a person recovers while participating in a vocational rehabilitation program that is likely to lead to becoming self-supporting, benefits may continue until program ends.

Ticket to Work - The "Ticket to Work" is a specialized work incentive. It is intended for anyone ages 18-64 receiving SSI and/or SSDI who is interested and capable of working.

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