SSDI Work Incentives

**Trial Work Period (TWP)** – There are 9 months in a TWP during which one can have unlimited earnings without affecting the SSDI benefit. The earnings benchmark to determine whether earnings constitute a TWP month in 2019 is $880 gross/month. These months do not have to be used consecutively, but do need to occur within a 60-month rolling period.

**Extended Period of Eligibility (EPE)** – The EPE is a 3 year period which follows immediately after the TWP. One is still eligible, but may or may not receive a disability check based on work activity. SSA will determine if earnings are over substantial gainful activity (SGA). In 2019, SGA is $1,220 gross/month (people who are blind the SGA amount is $2,040). The basic rule is: if you earn under SGA, you still receive your check; over SGA, no check.

**Continuation of Medicare** – If SSDI payments stop because of earnings, 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**
In PA, one has the option of purchasing Medicaid through Medical Assistance for Workers with Disability (MAWD) should earnings exceed standard Medicaid thresholds, and you have less than $10,000 in countable resources. The premium after deductions is 5% of your countable monthly income. One can apply for MAWD online at [www.COMPASS.state.pa.us](http://www.COMPASS.state.pa.us)

**Subsidies and Special Conditions** – These represent support that is received on the job that could result in the 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.

**SSI Work Incentives**

**Continuation of SSI** – Working SSI recipients who are blind or disabled may continue to receive payments until countable income exceeds SSI limits.

**Continuation of Medicaid Eligibility** – Medicaid may continue for SSI recipients who earn over the SSI limits if they cannot afford similar medical care and depend on Medicaid in order to work. Under 1619b, you may continue to receive your Medicaid while working earning up to $38,431 in 2019.

**Plan for Achieving Self Support** – An SSI recipient who is blind or disabled may set aside income and resources toward an approved plan for achieving self support (PASS).

**Students with Disabilities** – A student under the age of 22 may exclude up to $1,870 of earnings a month / $7,550 per year (CY 2019)

**Blind Work Expenses** – Earned income that a blind individual uses to meet the expenses of working does not count when SSA determine SSI eligibility and payment amount. The expenses do not need to be related to blindness. They can also include earned income used to pay income taxes, meals consumed during work hours, transportation costs or guide dog expenses.

**Work Incentives for SSDI and/or SSI**

**Impairment Related Work Expenses** – Certain expenses for items and services a person with a disability needs because of his/her impairment to work may be deducted when counting earnings.

**Recovery During Vocational Rehabilitation** – If a person recovers while participating in a vocational rehabilitation program that is likely to lead to independence, 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.

**Expedited Reinstatement** (EXR) – EXR is a safety net for people who successfully return to work and who 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, you may be able to start your benefits again.

*This document is funded through a Social Security cooperative agreement. Although Social Security reviewed this document for accuracy, it does not constitute an official Social Security communication.*

For more information, contact AHEDD at ssaworkincentives@ahedd.org

Visit us at [www.ahedd.org](http://www.ahedd.org) and follow us on [Facebook](http://www.facebook.com) and [Twitter](http://www.twitter.com).