SSA Work Incentives
Yes, You can Work!

Social Security has a number of Work Incentives to assist you in your efforts to become self-sufficient through work.

Work Incentives help you enter, re-enter, or stay in the workforce by protecting their eligibility for cash payments and/or health care.
Today’s topics

- What’s the **difference between SSDI & SSI?**
- What is **SGA?**
- **SSDI** Work incentives
- **SSI** Work incentives
- **SSDI & SSI** Work incentives
- Don’t forget to **report your work** to SSA!
<table>
<thead>
<tr>
<th>Social Security Disability Insurance (SSDI)</th>
<th>Supplemental Security Income (SSI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments come from the <strong>Social Security trust funds</strong> and are <strong>based on a person’s earnings</strong>.</td>
<td>Payments come from the <strong>general treasury</strong> fund, NOT SSA trust funds. The SSI maximum in 2021 is <strong>$794</strong> for an individual and <strong>$1191</strong> for a couple.</td>
</tr>
<tr>
<td>An <strong>insurance</strong> that workers earn by paying Social Security taxes on their wages.</td>
<td>A <strong>needs-based</strong> public assistance program that does not require a person to have work history.</td>
</tr>
<tr>
<td>Pays benefits to <strong>disabled</strong> individuals who are unable to work AND who meet <strong>insured status</strong> requirements</td>
<td>Pays <strong>disabled</strong> individuals who are unable to work AND have <strong>limited income and resources</strong>.</td>
</tr>
<tr>
<td>Benefits for <strong>adult</strong> workers and for <strong>adults disabled since childhood</strong>.</td>
<td>Benefits for disabled <strong>children and adults</strong> in financial need.</td>
</tr>
<tr>
<td><strong>Medicare</strong> after 24 months</td>
<td><strong>Medicaid</strong></td>
</tr>
</tbody>
</table>
Disability

To meet SSA’s definition of disability, you must be unable to engage in any substantial gainful activity (SGA) because of a medically-determined physical or mental impairment(s):

• that has lasted or is expected to last for a continuous period of at least 12 months, or
• that is expected to result in death.

Note: There is a separate definition of disability for children (under age 18) who are applying for the Supplemental Security Income (SSI) program. A disabled child also qualifies for the SSI Work Incentives.
“Substantial gainful activity” (SGA) is a term used to describe a significant level of work activity and earnings.

In 2021, earnings averaging over $1310 gross a month generally demonstrate SGA.

For Blind individuals, the SGA amount in 2021 is $2,190.

SSI only uses SGA as a measure of work during initial claims.
Work Incentive Programs

- **SSDI Only**
  - Trial Work Period (TWP)
  - Extended Period of Eligibility (EPE)
  - Medicare Continuation

- **BOTH**
  - Expedited Reinstatement (EXR)
  - Impairment Related Work Expenses (IRWE)
  - Plan for Achieving Self Support (PASS)
  - Subsidy and Special Conditions

- **SSI Only**
  - Earned Income Exclusion
  - Blind Work Expenses (BWE)
  - Student Earned Income Exclusion
  - Medicaid while Working 1619(b)
SSDI Work Incentives

**Trial Work Period (TWP):** You can try to work for 9 months and still receive the full SSDI benefit. The 9 months do not have to be consecutive. The TWP is completed when 9 months are accumulated within a rolling 60-month period.

**Extended Period of Eligibility:** 36 months period following the TWP. Benefits are paid for months below the substantial gainful activity (SGA) level ($1,310) or $2190 for Blind individuals. Benefits are suspended for months over the SGA level.

**Medicare Continuation:** 93 months following the TWP
### TWP 60 month rolling period example:

<table>
<thead>
<tr>
<th>Year</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
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<tbody>
<tr>
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<td>2018</td>
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<tr>
<td>2019</td>
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<td><strong>TWP 3</strong></td>
<td><strong>TWP 4</strong></td>
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<tr>
<td>2020</td>
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<td><strong>TWP 5</strong></td>
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<td><strong>TWP 6</strong></td>
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<tr>
<td>2021</td>
<td><strong>TWP 7</strong></td>
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<td><strong>TWP 8</strong></td>
<td><strong>TWP 9</strong></td>
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</table>
Extended Period of Eligibility (EPE)

- The EPE **begins** the month after the 9 month Trial Work Period ends, even if you are not working that month.

- During the **36 month EPE**:  
  - if monthly earnings are **below** SGA, benefits are **payable**  
  - if monthly earnings are **above** SGA, benefits are **suspended**

- Benefits continue for the **1st month of SGA** and the following **2 months** (called the grace period).

- After the 36th EPE month, if your earnings are **below** SGA, benefits will continue until you earn over SGA or Medically recover.
## Example: SGA 4/17 & continuing

<table>
<thead>
<tr>
<th>JAN</th>
<th>FEB</th>
<th>MAR</th>
<th>APR</th>
<th>MAY</th>
<th>JUN</th>
<th>JUL</th>
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<th>SEP</th>
<th>OCT</th>
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<th>DEC</th>
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<tr>
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<td>![Image of money and people]</td>
<td>TWP</td>
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<td>EPE 5</td>
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<td>EPE 15</td>
<td>EPE 16</td>
<td>EPE 17</td>
<td>EPE 18</td>
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<td>EPE 20</td>
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<tr>
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<td>EPE 25</td>
<td>EPE 26</td>
<td>EPE 27</td>
<td>EPE 28</td>
<td>EPE 29</td>
<td>EPE 30</td>
<td>EPE 31</td>
<td>EPE 32</td>
<td>EPE 33</td>
<td>EPE 34</td>
<td>EPE 35</td>
</tr>
<tr>
<td>2021</td>
<td>EPE 37</td>
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<td>EPE</td>
</tr>
</tbody>
</table>

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Securing today and tomorrow
Medicare Continuation

• If cash benefits stop due to work, Medicare can continue for up to **93 months** following the Trial Work period.

• To qualify, beneficiary must already have Medicare and be working at SGA level but not medically improved.
Medicare for Persons with Disabilities Who Work

After premium-free Medicare coverage ends due to work, a disabled individual may buy continued Medicare coverage as long as he/she remains medically disabled.

To qualify, the individual:

• must be under age 65, and
• continue to have a disabbling impairment, and
• Medicare must have stopped due to work.

Hospital Insurance (Part A) is available for $471.00 per month in 2021. Supplemental Medical Insurance (Part B) is available for $148.50 per month in 2021.
Work Incentive Programs

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SSI Work Incentives

• Less than 1/2 of your earnings are countable
• Medicaid can continue while you work
• Students under 22 have an earned income exclusion: 2021: $1,930/month (max: $7,770/year)
• Blind Work Expenses
SSI Example – Part time job (2021)

• You earn $885 a month (no other income):

  Wages $885
     - $ 20 (general income exclusion)
     ______ - $ 65 (earned income exclusion)
  $800 divided by 2 = $400 countable income

  $794 (SSI maximum)
  - $400 (countable income)

  $394 SSI check + $885 wages = $1279 total
Medicaid While Working

How does it work?

- After you return to work, Medicaid coverage can continue (if needed to work), even if your earnings become too high for an SSI cash payment.

- In TEXAS, the 2021 threshold is $47,676.

Do you need to apply?

You do not need to file a special application; just keep us up to date on your work activity.
Student Earned Income Exclusion (SEIE)

If you are under age 22 and regularly attending school, we do not count up to $1,930 of your earned income per month when we figure the SSI payment amount. The maximum yearly exclusion for 2021 is $7,770.

“Regularly Attending School” means:
• in a college or university for at least 8 hours a week, or
• in grades 7-12 for at least 12 hours a week, or
• in a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or
• for less time than indicated above for reasons beyond the student’s control, such as illness, or
• home schooling, if instructed in grades 7-12 for at least 12 hours a week.
Blind Work Expenses (SSI only)

• For Blind individuals who work and receive SSI, **all expenses that enable the person to work** can be excluded from earned income.

• The expense does **not** need to be related to the blindness.

• *Examples*: service animal, transportation to/from work, taxes, meals eaten at work, medical, attendant, etc…..
SSDI and/or SSI Employment Supports

- Impairment-Related Work Expenses (IRWE)
- Subsidies and Special Conditions
- Unsuccessful Work Attempt (UWA)
- Expedited Reinstatement (EXR)
- Plan to Achieve Self-Support (PASS)
- Ticket to Work (TTW)
Impairment-Related Work Expenses (IRWE)

We deduct the cost of certain *impairment-related* items and services that are *needed to work* from gross earnings when we decide if your work is SGA.

Example:
Beneficiary is earning $1350.00 per month in gross wages. His monthly co-pay for his medications is $50.00.

$1350 - $50 = $1300 (under SGA $1310)
# Impairment-Related Work Expenses (IRWE)

<table>
<thead>
<tr>
<th>Type of Expense</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transportation Costs</td>
<td>The cost of structural or operational modifications to vehicle that is needed to travel to work. The cost of driver assistance or taxicabs if public transportation is not available or not accessible.</td>
</tr>
<tr>
<td>Attendant Care Services</td>
<td>Services performed in the work setting. Services performed to help prepare for work, the trip to and from work and after work.</td>
</tr>
<tr>
<td>Service Animals</td>
<td>Expenses paid in owning a guide dog or other service animal that enables beneficiary to overcome functional limitations in order to work.</td>
</tr>
<tr>
<td>Medical Devices</td>
<td>Deductible devices include wheelchairs, dialysis equipment, pacemakers, respirators, traction equipment, and braces.</td>
</tr>
<tr>
<td>Prosthesis</td>
<td>Artificial hip, artificial replacement of an arm, leg, or other parts of the body.</td>
</tr>
<tr>
<td>Residential Modifications</td>
<td>Employed outside of home - modifications to exterior to permit access to the street or transportation. Self-employed at home - modifications inside to create workspace to accommodate impairment.</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>Regularly prescribed medical treatment or therapy that is necessary to control disabling condition. This includes co-payments and insurance deductibles.</td>
</tr>
<tr>
<td>Other Items and Services</td>
<td>Assistive technology that people with disabilities use for employment–related purposes; such as software applications, computer support services, and special tools which have been specifically designed to accommodate the person’s impairment</td>
</tr>
</tbody>
</table>
Subsidies and Special Conditions

What is a subsidy?

- A “subsidy” is support provided by your employer that may result in you receiving more pay than the actual value of the services you perform.

What are special conditions?

- “Special conditions” refer to support and on-the-job assistance provided by your employer, or by someone other than your employer, for example, a vocational rehabilitation agency. Because of this support, you may receive more pay than the actual value of the services you perform.
Unsuccessful Work Attempt (UWA)

An Unsuccessful Work Attempt (UWA) is an effort to do work, in employment or self-employment, which you stopped or reduced to below the SGA level after a short time (6 months or less) because of:

- your impairment, or
- removal of special conditions related to your impairment that you needed to help you work.
Form SSA-821 Work Activity Report

<table>
<thead>
<tr>
<th>Yes</th>
<th>Special Condition</th>
<th>Employer Name</th>
<th>Date (MM/YYYY to MM/YYYY)</th>
<th>Please Describe</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Had extra help, extra supervision or a job coach</td>
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<tr>
<td></td>
<td>Worked irregular or fewer hours than other workers</td>
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</tr>
<tr>
<td></td>
<td>Given special equipment because of my condition</td>
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</tr>
<tr>
<td></td>
<td>Took more rest periods than other workers</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Given special transportation to and from work</td>
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</tbody>
</table>

SSA-821 is used to document work activity and work incentives when SSA is making SGA decisions.

7. Do or did you spend any of your own money for items or services related to your physical and/or mental condition(s) that you needed in order to work and for which you did not get reimbursed? (For example; medicines or co-pays, medical devices or procedures, Braille equipment, special telephone or equipment, service animal, attendant care, modifications to a car used for work, or other special transportation.) We may ask you for proof of payment.

- **NO.** I did not spend any of my own money for items or services related to my physical and/or mental condition.
- **YES.** Please tell us what you paid below. Do not show any expenses that have been or will be paid by an insurance company, other organization, or other person.

<table>
<thead>
<tr>
<th>Describe Item or Service</th>
<th>Cost</th>
<th>Date Paid (MM/YYYY-MM/YYYY)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: Service animal</td>
<td>$100 per day, week, month, or year</td>
<td>01/2000 - 02/2000</td>
</tr>
<tr>
<td></td>
<td>$____ per _______</td>
<td></td>
</tr>
</tbody>
</table>

Beneficiaries complete this form to document special conditions, subsidies, and IRWEs so decisions are based on the real value of the work.
What is EXR?
EXR is your safety net if your cash benefits end because of your work. If you make less money or you have to stop working because of your disability, we may be able to restart your benefits right away if:

• you stop working above the SGA level, and
• your disability is the same as or related to your current disability, and
• you make your request within 5 years of when your benefits end.

How does EXR help you?
• The EXR provision allows you to receive up to 6 months of temporary cash benefits while we conduct a medical review to decide if we can reinstate your benefits. You may also be eligible for Medicare and/or Medicaid during this provisional benefit period.
Expedited Reinstatement (EXR)

Initial Reinstatement Period (IRP):

- The month we reinstate your disability payments begins your initial reinstatement period (IRP).
- The IRP can last for **24 months** (not necessarily consecutive), and ends when you have received 24 months of payable benefits.
- If you receive SSDI benefits, we can pay you for any month during the IRP that your earnings are not substantial gainful activity (SGA).
- If you receive SSI benefits, the normal income counting rules apply.

New TWP and EPE:

- **After** 24 months of EXR payments, you are entitled to a new Trial Work Period (TWP) and Extended Period of Eligibility (EPE).
What is a PASS?

A PASS is a written plan that lets you set aside your income (other than your SSI benefit), and other things you own for a specified time to help you reach your work goal.

A PASS describes the steps you will take and the items and services you will need to reach your work goal.
PASS Example

- Maria wants to go to school and become a paralegal.
- She receives **$850 in SSDI benefits**.
- Maria determines she needs **$830 per month for tuition, books, and school supplies**. We can deduct the $830 in school expenses from her SSDI benefit and deduct the remaining $20 (general SSI exclusion) so that her SSDI benefit is not countable income and she is eligible for the full SSI payment of $794 (for 2021).
- Maria must use the SSI payment of $794 (& $20 of SSDI) for living expenses and use the PASS funds of $830 for approved plan expenses.
How to Locate PASS Cadres

Social Security Online - Location of PASS Cadres
https://www.ssa.gov/disabilityresearch/wi/passcadre.htm

...the PASS cadres, SSA employees that assist beneficiaries with the PASS program...Self-Support (PASS)
"cadres" of SSA employees who are experts in ...
Ticket to Work (TTW)

- A Ticket provides access to **free employment services**, vocational rehabilitation (VR) services, and other support services you may need to get or keep a job.

- It is a **free** and **voluntary** service.

- **No Medical review** while your ticket is “In Use”

- Call the *Ticket to Work Helpline* at 1-866-YOURTICKET (866-968-7842) or go online at:  www.chooseworkttw.net

socialsecurity.gov/work
Responsibilities When Beneficiary Returns to Work

**Notify Social Security** of any changes in work activity:

- Start or stop work;
- Work has been reported but duties, hours, or pay have changed;
- Start paying for expenses that are needed to work due to the disability.
How to Report your Work

- **Call** your local SSA office or 1-800-772-1213 (ask for a Work Report receipt!)

- Submit pay-stubs **online** through your *my Social Security* account

- **Fax** or mail the information

- **SSI** recipients can report via the telephone or mobile wage reporting applications.
What should I do if I get a call claiming there's a problem with my Social Security number or account?

- **my Social Security**: Check out your Social Security Statement, change your address & manage your benefits online today.
- **Social Security Number**: Your Social Security number remains your first and continuous link with Social Security.
- **Retirement Estimator**: Calculate your benefits based on your actual Social Security earnings record.
- **FAQs**: Get answers to frequently asked questions about Social Security.

SocialSecurity.gov
Report Wages

Submit Paystub Information

If you are receiving Social Security Disability and are working, or are a representative payee for someone receiving Social Security Disability, you may report wages online.
Choose Wage Earner

Whose wages are you reporting?

- Myself (***-**-0000)
- Jane Doe (***-**-0000)

If you need to report wages for a wage earner who is not listed above, please contact your local field office or contact us.

Next  Exit
my Wage Report

Choose Employer

Select an employer below to report wages for:

Employer reports are entered one at a time. After entering wages for your first employer, you will have the option to report for additional employers on the list below.

- Employer 1
  123 Address Lane, Baltimore, MD 12345
  Start Date: January 2017

- Employer 2
  123 Address Lane, Baltimore, MD 12345
  Start Date: January 2017

- Employer 3
  123 Address Lane, Baltimore, MD 12345
  Start Date: January 2012

If you need to report wages for an employer not listed above, or have self-employment earnings to report, please contact your local field office or call 1-800-772-1213.
SSI

**Telephone Wage Reporting**

- call **1-866-772-0953**
- **first week** of each month
- report wages for the ‘**prior**’ month
- report ‘**gross**’ Wages
- ‘gross’ means the total ‘before’ deductions
SSI

Mobile Wage Reporting

Report wages from your mobile device

SSI Mobile Wage Reporting Smartphone App

SocialSecurity.gov
<table>
<thead>
<tr>
<th>Replacement Social Security Card</th>
<th>Check Application or Appeal Status</th>
<th>People Helping Others</th>
<th>Contact Us</th>
<th>Forms</th>
</tr>
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<tbody>
<tr>
<td>Publications</td>
<td>Calculators</td>
<td>Social Security Statement</td>
<td>Direct Deposit</td>
<td>Closings &amp; Emergencies</td>
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Questions?

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