

# Social Security Disability (SSDI)

## Working While Disabled

- **Trial work period.** A period of nine months (not necessarily consecutive) in a rolling 60 consecutive month period when earnings of a Social Security beneficiary who is blind or disabled will not affect his or her benefit. Effective 01/2018 months with earnings of more than \$850.00 are counted as trial work months.
- **Substantial gainful activity level (SGA).** \$1,180 a month effective 01/2018 for people who are disabled, \$1,970.00 a month for people who are blind.
- **Impairment related work expense (IRWE)/Subsidy and Special Conditions.** Things a person with a disability needs because of impairment in order to work are impairment related work expenses and may be deducted when counting earnings to determine if the person is performing substantial gainful activity. Subsidy and Special Conditions are also considered to determine SGA and are supports received on the job such as job coaching, extra supervision, and fewer or simpler tasks. These may be provided by the employer or a third party.
- **Extended period of Eligibility.** For three years after a trial work period, a Social Security beneficiary who is blind or disabled may receive a disability check for any month that his/her earnings are below the substantial gainful activity level.
- **Continuation of Medicare.** If Social Security disability payments stop because of substantial gainful activity, but the person is still disabled, Medicare can continue for at least 93 months after the trial work period. Hospital Insurance (HI/Part A) is free; however a premium is required for Supplemental Medical Insurance (SMI/Part B) and Prescription Drug Coverage (Part D).
- **Medicare for the working disabled.** After the 93- month period of continuation of Medicare, the individual loses free Hospital Insurance. However, for as long as they continue to have a disabling impairment, a disabled individual who loses premium-free HI solely because they are working may enroll in hospital insurance only or hospital, medical and prescription insurance by paying monthly premiums. They may qualify for a reduced hospital insurance premium and/or the State may pay for their hospital insurance if they meet the criteria.
- **Expedited Reinstatement of benefits.** Within 60 months from the month of termination of benefits due to work, if the individual is unable to work because of the same medical condition, they can file a request for reinstatement of benefits. While Social Security is making a new determination, the individual may receive up to six months of provisional benefits, including Medicare and Medicaid, as appropriate.
- **Recovery During Vocational Rehabilitation.** If a person recovers while participating in a vocational rehabilitation program (or education program until age 21) that is likely to lead to self-support, benefits may continue until the program ends (Section 301 benefits).