



DEPARTMENT OF HUMAN SERVICES  
OFFICE OF REHABILITATION SERVICES

*“Helping individuals with disabilities to choose, find and keep employment*”

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***A DESKTOP GUIDE TO SOCIAL SECURITY DISABILITY INSURANCE (SSDI) AND  
SUPPLEMENTAL SECURITY INCOME (SSI) WORK INCENTIVES  
(ALSO KNOWN AS EMPLOYMENT SUPPORTS)***

Many individuals with disabilities want to go back to work. Special rules make it possible for people with disabilities receiving Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) to work and still receive cash payments and Medicare and/or Medicaid while they test their ability to work. Employment supports provide help over a long time to allow you to test your ability to work, or to continue working and gradually become self-supporting and independent.

Some rules are different for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) beneficiaries. Some of the more common work incentives or employment supports are listed below. For more information, contact any Social Security Administration office (Providence 528-4501; Pawtucket 724-9611; Warwick 822-1463; Woonsocket 766-8423; Newport 849-3487) or [www.socialsecurity.gov/disabilityresearch](http://www.socialsecurity.gov/disabilityresearch).

**SOCIAL SECURITY DISABILITY INSURANCE (SSDI)**

**Ticket to Work** - The Ticket to Work is an employment support program that increases your choice in obtaining the employment services, vocational rehabilitation services and other support services you may need to get or keep a job. This is a free and voluntary program. You can use your Ticket if you choose, but there is no penalty for not using it. If you do elect to use your Ticket, SSA will not conduct a medical review of your case while you are using the Ticket.

**Trial Work Period** - A nine-month period (not necessarily consecutive) during which the earnings of a beneficiary who is blind or disabled will not affect his or her full SSDI benefit amount. The nine months of work must occur within a 60 month period. In 2009, a month will be counted as a Trial Work month if your gross wages are \$700 or more or if you work at least 80 hours per month in self-employment.

**Extended Period of Eligibility** - The month following your 9<sup>th</sup> trial work month will begin a consecutive 36-month period known as your Extended Period of Eligibility (EPE). During the EPE, Social Security will be looking at your earnings to determine whether or not you are working at a level that they consider “Substantial Gainful Activity” (SGA). SGA amounts are adjusted yearly. In 2009, the SGA amount is \$980 per month for individuals with disabilities other than blindness and \$1,640 for individuals who are blind. During the EPE you are entitled to a SSDI check when your earnings are below SGA level but you are not entitled to one when your earnings are at or above SGA. (An exception to this is that the first time after the Trial Work Period that your earnings are at or above SGA, you are entitled to an SSDI payment for that month and for the following 2 months. This is called your “grace period.”)

**Impairment Related Work Expenses (IRWE’s)** - Social Security will deduct the cost of certain impairment-related items and services that you need to work from your gross earnings before determining if you are performing substantial gainful activity (SGA). Some examples include medications, co-payments for doctors or medical testing, equipment that is needed for work because of your disability, etc. It does not matter if you also use these items and services for non-work activities.

**Subsidy & Special Conditions** - “Subsidy” and “Special Conditions” are SSA’s names for support you may receive on the job that may result in you receiving more pay than the actual value of the services that you perform. “Subsidy” is support provided by your employer and “Special Conditions” are generally provided by someone other than your employer, for example a vocational rehabilitation agency. SSA takes subsidies and special conditions into account when they are making an SGA decision. SSA uses only earnings that represent the **real** value of the work that you perform to decide if your work is at the SGA level.

**Continuing Medicare Coverage** - Your Medicare coverage will continue while your earnings remain below SGA, provided that you continue to be disabled under Social Security’s rules. However, even if your SSDI cash benefits stop because of earnings at or above SGA, your Medicare may continue for quite some time unless you recover medically. The period of extended Medicare coverage lasts throughout the Trial Work Period and the 36-month Extended Period of Eligibility (EPE) and for about 4 ½ years after the EPE ends.

**Expedited Reinstatement of Benefits** - If your benefits ended because you worked and had earnings, and you must later stop working because of the same or a related disability, you can request that they be started up again without filing a new application. The request must be made within five years of the month in which your cash benefits were terminated. Social Security can give you provisional benefits for up to six months while they decide whether your cash benefits should continue. If they do not decide in your favor, you will not have to repay the provisional benefits unless you knew or should have known that you were not eligible for reinstated benefits.

**Plan for Achieving Self Support (PASS)** - This is a work incentive which allows individuals with disabilities to set aside income and/or resources (including SSDI payments) for a specified time for a work goal. A PASS must be intended to lead to a work goal which will eliminate or significantly reduce one’s dependence on cash benefits. A PASS can help you establish or maintain SSI eligibility and can increase your SSI payment.

**Unsuccessful work Attempt** - An unsuccessful work attempt is an effort to do substantial work, in employment or self-employment that you stopped or reduced below the SGA level after a short time (6 months or less) because of your impairment.

**Continued Payment under a Vocational Rehabilitation or Similar Program, also known as Section 301** - If you are participating in an appropriate program of vocational rehabilitation or similar services., your benefits may continue (even if SSA determines that your disability has ended) until your participation in the program ends; provided that you started the program before your disability ended and SSA decides that continued participation in the program would increase the likelihood of your permanent removal from the disability rolls.

**Special Rules for Persons who are Blind** - There are special benefit amounts and special Blind Work Related Expenses for individuals who are blind. See SSA Redbook at [www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook)

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**Special Rules for Persons who are Self-Employed** - SSA has special rules for individuals who are self-employed. See SSA Redbook at [www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook).

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