



RED BOOK

**A SUMMARY GUIDE TO EMPLOYMENT SUPPORTS
FOR PEOPLE WITH DISABILITIES UNDER THE
SOCIAL SECURITY DISABILITY INSURANCE (SSDI) AND
SUPPLEMENTAL SECURITY INCOME (SSI) PROGRAMS**

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INTRODUCING THE RED BOOK

Purpose of the Red Book

One of Social Security's highest priorities is to support the efforts of beneficiaries with disabilities who want to work by developing policies and services to help them reach their employment goal. The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs include a number of employment support provisions commonly referred to as work incentives.

The Red Book is a general reference tool designed to provide a working knowledge of these provisions. We write the Red Book primarily for educators, advocates, rehabilitation professionals, and counselors who serve people with disabilities. We also expect that applicants and beneficiaries will use it as a self-help guide.

In particular, Social Security recognizes the importance of supporting youth in their efforts to navigate the path toward adult life. In this edition of the Red Book, we included resources to assist youth with this transition. We provide general information to assist youth and the parents, providers, or representatives of a youth receiving SSI or SSDI to locate national and community supports and resources. Also, we send an annual notice and informational publication entitled, "What You Need to Know About Your Supplemental Security Income (SSI) When You Turn 18" to these transition-aged youth between the ages of 14-17. It is also available online at www.socialsecurity.gov/pubs/EN-05-11005.pdf. You can also get a copy from your local office or by calling our toll-free number **1-800-772-1213**, or at our TTY number **1-800-325-0778**, between 7 a.m. and 7 p.m. Monday through Friday.

The Red Book contains a general description of our disability-related policies. For information specific to your situation regarding eligibility or benefits, you may need to contact us. You will find our contact information in the following pages.

The Red Book, including the Spanish language version, is available online at: www.socialsecurity.gov/redbook. It is also available in alternative formats. For more information, refer to the 'Accommodations for People Who Are Blind or Visually Impaired' section.

Purpose of Employment Supports

Congress intended the employment support provisions to provide you with the assistance you need to move from benefit dependency to independence. Employment supports help you to enter, re-enter, or stay in the workforce by protecting your eligibility for cash payments and/or health care until you achieve this goal.

Different rules apply to benefits based on retirement or age. We cover those rules in other publications. Most Social Security publications and other public information materials are available at our internet site, *Social Security Online*, located at www.socialsecurity.gov.

"Plain Language"

We tried to keep the Red Book clear and brief. We followed "Plain Language" guidelines. We generally use "we," "us," and "our" to refer collectively to Social Security, the Social Security Act, our regulations, and operating instructions. We use "you" and "your" to refer to the person who is claiming benefits based on disability.

Previous Editions

This edition replaces all previous editions.

EXPLANATION OF CHANGES TO THE RED BOOK

Our yearly updates for the Red Book generally involve updating the dollar thresholds for several of the work incentives. In this version of the publication, we provide direct links to the updated dollar amounts. This change will allow the Red Book to remain updated without having to print a yearly version.

In this version of the Red Book we have:

- Provided links to the monetary adjustments for several of the work incentives. Our policies are effective January 1 of every year. All updated information on Substantial Gainful Activity, Trial Work Period, Federal Benefit Rate, and Student-Earned Income Exclusion (SEIE) are available on our website at www.socialsecurity.gov in the publication *Working While Disabled: How We Can Help* (Publication No. 05-10095). This information is also available at any Social Security Administration Field Office.
- Provided a link to updated Medicare costs at www.medicare.gov/your-medicare-costs.
- Provided a link to www.medicare.gov/contacts/ on how to contact your individual state or Medicaid program.

CONTACTING US

How to Reach Social Security

Internet Access

Our internet site, *Social Security Online*, is located at www.socialsecurity.gov. Most Social Security publications and other public information materials are available on this site.

Links that may be of interest to the community serving people with disabilities:

www.socialsecurity.gov/disability — This site provides comprehensive information on our disability benefits programs.

choosework.ssa.gov — This site provides information on our Ticket to Work program.

By Telephone

For questions about work incentives and to find out more about our Ticket to Work Program, please call our Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967** (TTY), between 8 a.m. and 8 p.m. Eastern time, Monday through Friday. You may also contact us by email at support@choosework.ssa.gov.

For general Social Security inquiries, call us toll-free at **1-800-772-1213** or **1-800-325-0778** (TTY) between 7 a.m. and 7 p.m., Monday through Friday. We can answer most questions over the phone.

Find Your Local Office

If you have a problem or question, try our toll-free telephone number first. Our telephone representatives will either help you or put you in contact with your local office, if needed. Many local telephone directories list local offices under "Social Security."

If you have internet access, you can find your local office by going to the Social Security Office Locator on our website, *Social Security Online*, at www.socialsecurity.gov/locator. Enter your postal ZIP code to get the address, telephone number, and directions to your local office.

By Mail

If you are unable to resolve a problem *after* calling our toll-free telephone number or *after* contacting your local office, you may write to the Office of Public Inquiries:

Social Security Administration
Office of Public Inquiries
6401 Security Blvd.
Baltimore, MD 21235-6401

my Social Security

Get your free personal online **my Social Security** account today! If you receive benefits, you can:

- Get your benefit verification letter.
- Check your benefit and payment information.
- Check the status of your Social Security benefit application or appeal filed with us.
- Change your address and phone number.
- Start or change your direct deposit.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Request a replacement Medicare card.
- Report wages for your Social Security Disability or Supplemental Security Income benefits.

Setting up an account is quick, secure, and easy.

Visit our website at www.socialsecurity.gov/myaccount to find out how.

You may now request a replacement Social Security card online if you live in select states or the District of Columbia. If you are not requesting a name change or other change on your card and you have a valid driver's license or a state-issued I.D. card, you may be able to apply for a replacement card online with a **my Social Security** account at www.socialsecurity.gov/myaccount.

Request copies of the Red Book or other Social Security Publications

If you want copies of the Red Book or other public information materials, you can:

Email: DCBFM.OFLM.OMLM.RQCT.Orders@ssa.gov;
Fax: **410-965-2037**;
Phone: **410-965-2039**; or
Mail: Social Security Administration
Office of Supply & Warehouse Management
Attn: Requisition and Quality Control Team
2508 Robert M. Ball Building
6401 Security Blvd.
Baltimore, MD 21235-6301

We will not ship to Post Office boxes.

Send Comments or Suggestions about the Red Book

Mail your comments to:

Social Security Administration
Office of Research, Demonstration and Employment Support
Attention: Red Book Editor
P.O. Box 17778
Baltimore, MD 21235-7778

or fax your comments to: 410-597-0825, Attention: Red Book Editor

or email: red.book.editor@ssa.gov

HOW DO WE DEFINE DISABILITY?

Our Definition of Disability

To meet our definition of disability, you must not be able to engage in any substantial gainful activity (SGA) because of a medically-determinable physical or mental impairment(s) that is either:

- Expected to result in death.
- Has lasted or is expected to last for a continuous period of at least 12 months.

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 employment supports described later in the Red Book.*

What is Substantial Gainful Activity (SGA)?

We use the term “substantial gainful activity” to describe a level of work activity and earnings.

Work is “substantial” if it involves doing significant physical or mental activities or a combination of both. For work activity to be substantial, it does not need to be performed on a full-time basis. Work activity performed on a part-time basis may also be SGA.

“Gainful” work activity may include:

- Work performed for pay or profit.
- Work of a nature generally performed for pay or profit.
- Work intended for profit, whether or not a profit is realized.

We use SGA as one of the factors to decide if you are eligible for disability benefits. If you receive Social Security Disability Insurance (SSDI) benefits, we use SGA to decide if your eligibility for benefits continue after you return to work and complete your Trial Work Period (TWP) . If you receive SSI benefits based on disability, we apply different standards to determine if your eligibility for benefits should continue.

We do not use SGA as a factor to determine initial eligibility for SSI benefits if you are blind.

How Do We Evaluate Your Work Activity for SGA Purposes?

We generally use *earnings guidelines* to evaluate whether your work activity is SGA.

The amount of monthly earnings we consider to be SGA depends on the nature of your disability. The Social Security Act specifies a higher SGA amount for persons who meet the definition of blindness described by the law. For details on our rules about earnings and blindness, refer to *Working While Disabled: How We Can Help* (Publication No. 05-10095). We usually adjust these amounts every year based on increases in the national average wage index.

What If You Are Self-employed?

If you are self-employed and your disability is not blindness, the way we evaluate your work activity for SGA purposes will depend on whether we evaluate your work activity before or after you have received SSDI benefits for 24 months and the purpose of the evaluation. We will evaluate your work under The Three Tests or the Countable Income Test to determine if your work activity is SGA, depending on when you worked.

The Three Tests:

We apply three tests to evaluate your work activity when you initially apply for SSDI and before you have received SSDI benefits for 24 months. We will also use the three tests to evaluate your work activity during the re-entitlement period to determine if we can reinstate your benefits in the Extended Period of Eligibility (EPE) (*refer to the section on the EPE in this publication*). Your self-employment work activity is SGA if one of the below criteria is met:

- You render significant services to the business, and you had average monthly earnings over the SGA level.
- Your work is comparable to the work of people without disability in your community engaged in the same or similar businesses.
- Your work is worth more than the SGA level earnings in terms of its effects on the business or when compared to what you would have to pay an employee to do the work.

The Countable Income Test:

We apply the countable income test if you have received SSDI benefits for at least 24 months. We will only use the countable income test to determine whether you have engaged in SGA and if your disability has ended as a result of that SGA.

We will compare your countable earnings to the SGA earnings guidelines¹. If your average monthly countable earnings exceed the SGA amount, we will determine that your work is SGA unless there is evidence that you are not rendering significant services in the month. If your monthly countable earnings average less than the allowed amount, we will decide that your work is not SGA.

If you are self-employed and your disability is blindness, we decide SGA based on whether you have received a substantial income from the business and rendered significant services to the business. We make this determination using your countable earnings. We also use your countable earnings to determine whether your work is SGA and we can reinstate benefits during the EPE.

If you are self-employed, your disability is blindness, and you are age 55 or older, special rules apply. If your earnings demonstrate SGA but your work requires a lower level of skill and ability than the work you did *before* age 55, or when you became blind, whichever is later, we will suspend, not terminate, your benefits. Your eligibility for SSDI benefits continues indefinitely, and we pay your benefits for any months' earnings falling below SGA. For more information on SGA, refer to our website: <https://www.ssa.gov/oact/COLA/sga.html>.

¹ For current SGA guidelines, please refer to the publication *Working While Disabled: How We Can Help* (Publication No. 05-10095).

OVERVIEW OF OUR DISABILITY PROGRAMS

We manage two programs that provide benefits based on disability or blindness, the Social Security Disability Insurance (SSDI) program and the Supplemental Security Income (SSI) program.

Social Security Disability Insurance Program (SSDI)

SSDI provides benefits to disabled or blind people who are “insured” by workers’ contributions to the Social Security trust fund. These contributions are based on your earnings (or those of your spouse or parents) as required by the Federal Insurance Contributions Act (FICA). Title II of the Social Security Act authorizes SSDI benefits. Your dependents may also be eligible for benefits from your earnings record.

Supplemental Security Income Program (SSI)

The SSI program makes cash assistance payments to aged, blind, and disabled people (including children) who have limited income and resources. The Federal Government funds SSI from general tax revenues. Many states pay a supplemental benefit to people in addition to their Federal benefits. Some of these states have made arrangements with us to combine their supplemental payment with our Federal SSI payment into one monthly check to you. Other states manage their own programs and make their payments separately. Title XVI of the Social Security Act authorizes SSI benefits.

When You Receive Both SSDI and SSI

We use the term “concurrent” to describe people who are eligible for disability benefits under both the SSDI and SSI programs. To show how a person’s concurrent benefits would be affected by returning to work, see the example in the *Returning to Work* section of this publication.

Note: *The SSDI and SSI programs share many concepts and terms, however, there are also many differences in the rules affecting eligibility and benefit payments. The following table summarizes differences between the SSDI and SSI programs. These differences are important as many people may apply or be eligible for benefits under both programs.*

Comparison of the SSDI and SSI Disability Programs

| | SSDI | SSI |
|--|---|---|
| Source of payments | Disability trust fund. | General tax revenues. |
| Minimum Initial Qualification Requirements | Must meet Social Security's disability criteria. Must be "insured" due to contributions made to FICA based on your own earnings, or those of your spouse or your parents. | Must meet Social Security's disability criteria. Must have limited income and resources. |
| Health Insurance Coverage Provided | Medicare. Consists of hospital insurance (Part A), supplementary medical insurance (Part B), and Medicare Advantage (Part C). Voluntary prescription drug benefits (Part D) are also included. Title XVIII of the Social Security Act authorizes Medicare. | Medicaid. A jointly-funded, Federal-State health insurance program for people with limited income and resources. It covers certain children, and some or all of the aged, blind, and disabled in a state who are eligible to receive federally-assisted income maintenance payments. Title XIX of the Social Security Act authorizes Medicaid. The law gives the states options regarding eligibility and types of services under Medicaid. |
| How do we figure your monthly payment amount? | <p>We base your SSDI monthly payment amount on the worker's lifetime average earnings covered by Social Security. We may reduce the amount if you receive Workers' Compensation payments (including Black Lung payments) and/or public disability benefits, for example, certain state and civil service disability benefits. Other income or resources do not affect your payment amount. We usually adjust the monthly payment amount each year to account for cost-of-living changes.</p> <p>We can also pay SSDI monthly benefits to dependents on your record, such as minor children.</p> | <p>To figure your payment amount, we start with the Federal Benefit Rate (FBR). We subtract your countable income from the FBR and then add your state supplement, if any.</p> <p>We do not count all of the income that you have. The income amount left after we make all the allowable deductions is "countable income".</p> <p>The sections on SSI employment supports explain some of the ways that we can exclude income.</p> <p>We usually adjust the FBR each year to account for cost-of-living changes.</p> |
| Is a State Supplemental Payment provided? | There is no state supplemental payment with the SSDI program. | Many states pay some people who receive SSI an additional amount called a "state supplement". The amounts and qualifications for these state supplements vary from state to state. |

RETURNING TO WORK

What Are Your Responsibilities When You Return to Work?

If you receive Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) benefits, you or your representative must promptly report any changes in work activity. You must tell us right away if:

- You start or stop work.
- You already reported your work, but your duties, hours, or pay have changed.
- You start paying for expenses that you need for work due to your disability. For more information, refer to the *Impairment-Related Work Expenses* section.

You can report changes in your work activity by phone, fax, mail, in person or by using **my Social Security**. Call our toll-free number **1-800-772-1213** between 7 a.m. and 7 p.m., Monday through Friday, or you may call, visit, or write your local Social Security office. You can find your local office by going to our website at **www.socialsecurity.gov/locator**.

If you receive SSDI or SSI benefits and have a **my Social Security** account, you may be able to report your wages online. If you receive SSI, Social Security also offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. For more information about these electronic wage reporting methods, please see our website at **www.socialsecurity.gov/ssi/spotlights/spot-telephone-wage.htm** or call our toll-free number **1-800-772-1213** and ask Social Security how you can report wages using the system or application.

When you report changes in your work activity, we will give you a receipt to verify that you have properly fulfilled your obligation to report. Save this receipt, along with your paystubs so that we can verify your monthly earnings, and any deductions from allowable earnings.

When Will We Review Your Disability?

We will review your case periodically to see if your condition has medically improved or if you can perform substantial gainful activity (SGA). We will also review your case if we receive information that you may have medically improved.

If you have received SSDI benefits for at least 24 months and are working, we do not use your work activity as a reason to conduct a medical review.

If you receive SSI benefits, we may review your case if you work and are eligible for Medicaid while working or if there are changes in your work status. We will not review your case more often than once a year.

We will not perform a review to see if your condition has medically improved while you are actively pursuing your employment goal with using a Ticket to Work provider.

When Will Your Benefits Stop?

If you receive SSDI benefits and we find that you no longer meet the requirements for disability due either to work at the SGA level or medical improvement, we say that your disability “ceased”. If we find that your disability ceased due to work at the SGA level, our decision is effective in the month shown by the evidence. If we find that your disability ceased due to medical improvement, our decision is effective in the month shown by the evidence, or the month we give you written notice, if later. In either case, we pay SSDI benefits for the cessation month and the following two months. We call these three months the “grace period”.

If you are working and have substantial earnings, you may have the option to request that we voluntarily suspend your cash benefits to avoid being overpaid while we review your earnings. Please contact us by calling **1-800-772-1213** or visiting your local office to learn more about requesting voluntary suspension of your benefits. Also, for more information see the Ticket to Work blog post at **<https://choosework.ssa.gov/blog/2019-05-02-voluntarily-suspending-your-ssdi-benefits-while-working>** online.

Your SSDI benefits may continue if one of these statements are true:

- We stop your disability benefit due to your work at the SGA level and then your earnings fall below SGA within the Extended Period of Eligibility.
- We ceased your disability due to medical improvement and you are participating in a program of vocational rehabilitation or similar services.

If you receive SSI benefits and we find that you no longer meet the requirements for disability due to medical improvement, we say that your disability “ceased”. Our decision is effective with the month shown by the evidence, or the month we give you written notice, if later. However, your SSI eligibility continues for that month and the following two months if you meet all the non-disability-related requirements including the income and resources tests. We call these three months the “grace period”.

If we stop your disability benefit due to medical improvement, your SSI benefits may continue if you are participating in a program of vocational rehabilitation or similar services, employment services, or other support services.

You are not eligible for an SSI payment for any months you do not meet the non-disability eligibility requirements, for example, the income or resources tests.

HOW DO EMPLOYMENT SUPPORTS HELP?

We intend our employment-support provisions to assist you in your efforts to become self-sufficient through work. Employment supports can help you find a job or start a business, protect your cash and medical benefits while you work, or save money to go to school. If your benefits end because of your work and you have to stop working later, employment supports can make it easy to begin receiving benefits again.

We discuss each employment support on the following pages. You should view all of the employment supports as a total package to fully appreciate the multiple levels of support available to help you achieve your personalized goal of greater economic independence. The table at the end of this section provides a brief description of the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) employment supports. The last column in the table indicates the page number in the Red Book where you can find a more detailed description of the employment support.

SSDI Employment Supports

The SSDI employment supports provide help over a long period to allow you to test your ability to work, or to continue working, and gradually become self-supporting and independent. In general, you have at least nine years to test your ability to work. This includes full cash payments during the first 12 months of work activity, a 36-month re-entitlement period during the extended period of eligibility, and a 5-year period in which we can start your cash benefits again without a new application (refer to the *Expedited Reinstatement* section). You may continue to have Medicare coverage during this time or even longer.

SSI Employment Supports

The SSI employment supports offer ways for you to continue receiving your SSI checks and/or Medicaid coverage while you work. Some of these provisions can increase your net income to help cover special expenses.

Once you receive SSI, we consider that your disability continues until you medically recover, even if you work. If you cannot receive SSI checks because your earnings are too high, your eligibility for Medicaid may continue while you are working. In most cases, if you lose your job or are unable to continue working, you can begin receiving checks again without filing a new application.

Guide to Employment Supports

| Employment Support (Alphabetically Listed) | How Employment Supports Can Help You | See page |
|---|--|-------------|
| Blind Work Expenses (BWE) | Do you work and receive SSI based on blindness? | 42 |
| Continued Payment Under a Vocational Rehabilitation or Similar Program (Section 301) | Has your medical condition improved and are you participating in a vocational rehabilitation or similar program, or are you a student with an individualized education plan (IEP)? | 28 |
| Earned Income Exclusion | How do we figure your monthly SSI payment amount if you work? | 36 |
| Expedited Reinstatement (EXR) | If your benefits ended because you successfully returned to work, can you get benefits again if you stop working? | 29 |
| Extended Period of Eligibility (EPE) | How long can you receive SSDI benefits after you return to work? | 31 |
| Impairment-Related Work Expenses (IRWE) | Do you pay for items or services related to your disability that you need in order to work? | 23 |
| Medicaid While Working – Section 1619(b) | What happens to your Medicaid after you return to work? | 40 |
| Medicare Continuation | What happens to your Medicare after you return to work? | 32 |
| Medicare for People with Disabilities Who Work | What happens if you are no longer eligible for free Medicare Part A because of your work? | 33 |
| Plan to Achieve Self-Support (PASS) | Do you want to set aside money to pursue an employment goal? | 26 |
| Reinstating SSI Eligibility Without a New Application | How can you restart your SSI cash payments if you stop working? | 39 |
| Special SSI Payments for People Who Work – Section 1619(a) | What happens to your SSI cash benefits when your earned income is substantial but you are still disabled? | 39 |
| Special SSI Payments for People Eligible Under Section 1619 Who Enter a Medical Treatment Facility | What happens to your SSI payment if you are working, but you have to enter a medical facility? | 39 |
| Subsidy and Special Conditions | Do you work and receive SSDI but have extra help on the job or have fewer or simpler tasks than other workers? | 22 |
| Ticket to Work (Ticket or TTW) | Do you want assistance to help you return to work? | 28 |
| Trial Work Period (TWP) | How can you test your ability to work without losing your SSDI benefits? | 30 |
| Unincurred Business Expenses | Do you receive SSDI and are you self-employed? | 32 |
| Unsuccessful Work Attempt (UWA) | What happens to your SSDI benefits if you try to return to work but have to stop working or reduce your hours because of your disability? | 23 |

RESOURCES TO ASSIST YOUR RETURN TO WORK

You can get information about Social Security's employment support provisions by calling us toll free at **1-800-772-1213**, from 7 a.m. and 7 p.m., Monday through Friday. You may also obtain information at any of our Social Security field offices around the country. If you have internet access, you can find your local office by going to the Social Security Office Locator on our website, Social Security Online, at www.socialsecurity.gov/locator. Enter your postal ZIP code to get the address, telephone number, and directions to your local office.

Work Incentive Liaison (WIL)

An employee in each of our local Social Security offices serves as a WIL to provide advice and information about our work incentive provisions and employee support programs to individuals with disabilities and outside organizations that serve those with disabilities.

Area Work Incentives Coordinator (AWIC)

AWICs are experienced employment support experts who provide all of the following services:

- Coordinate and/or conduct public outreach on work incentives in their local areas.
- Provide and/or coordinate and oversee training on Social Security's employment support programs for all personnel at local Social Security offices.
- Handle sensitive or high profile disability work-issue cases, if necessary.
- Monitor the disability work-issue workloads in their areas.

Information on how to contact your local AWIC is available at www.socialsecurity.gov/regions. Choose your region's website for local AWIC information.

Benefits Planning Query (BPQY)

A BPQY provides information about a beneficiary's disability cash benefits, health insurance, scheduled continuing disability reviews, representative payee, and work history, as stored in Social Security's electronic records. The BPQY is an important planning tool for a beneficiary, an AWIC, Plan to Achieve Self-Support Specialist, benefits counselor, or other person who may be developing customized services for a disability beneficiary who wants to start working or stay on the job. For instructions on reading and interpreting a BPQY statement as well as details on the components of a BPQY statement, see our BPQY Handbook located at <https://www.ssa.gov/redbook/eng/resources-supports.htm>.

We provide BPQYs to beneficiaries, their representative payees and their authorized representatives of record upon request. Beneficiaries can request a BPQY by contacting their local Social Security office or by calling Social Security's toll free number, **1-800-772-1213** between 7 a.m. and 7 p.m., Monday through Friday. People who are deaf or hard-of-hearing may call our toll-free TTY/TDD number, **1-800-325-0778**, between 7 a.m. and 7 p.m. Monday through Friday.

If someone other than the beneficiary, representative payee, or appointed representative (a benefits counselor, for example) wishes to receive a BPQY, they must submit two **SSA-3288** forms (*Consent for Release of Information*) that have been signed by the beneficiary. One is to authorize the release of Social Security records and the other to authorize the release of Internal Revenue Service earnings records. Both releases must contain the beneficiary's Social Security number or the claim number. Copies of the SSA-3288 are available at www.socialsecurity.gov/online/ssa-3288.pdf.

We provide BPQYs free of charge if needed by the beneficiary or Ticket to Work (TTW) providers, i.e., Work Incentives Planning and Assistance (WIPAs), Protection and Advocacy for Beneficiaries of Social Security (PABSS), or Employment Networks (ENs), to assist the beneficiary to return to work under the TTW Program.

Work Incentives Planning and Assistance (WIPA) Projects

WIPA projects are community-based organizations that receive grants from Social Security to provide Social Security and Supplemental Security Income (SSI) disability beneficiaries, including youth in transition, free access to work incentives planning and assistance. If you are working, or interested in working, our WIPA projects can give you accurate information about Social Security work incentives and other programs. Each WIPA project has counselors called Community Work Incentives Coordinators (CWIC) that provide all of the below services:

- Work with you to help you understand your benefits.
- Teach you when, how, and what to report to Social Security and other providers.
- Provide in-depth, individualized counseling about your benefits and the effect of work on those benefits.
- Provide ongoing support and information as you transition to work.

If you are one of the many Social Security Disability Insurance (SSDI) or SSI disability beneficiaries who want to work, a WIPA project can help you understand the employment supports that are available to you and enable you to make informed choices about work.

WIPA services are available in every state, the District of Columbia, and the U.S. Territories of American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the Virgin Islands. If you want to locate the WIPA organization nearest you, please call **1-866-968-7842** (Voice) or **1-866-833-2967** (TTY). You can also find more information about WIPA projects on our website at: [choosework.ssa.gov/findhelp](https://www.choosework.ssa.gov/findhelp).

Work Incentives Seminar Events (WISE)

WISE feature information to help Social Security disability beneficiaries make the decision to re-enter the workforce or to work for the first time. All WISE take place via free internet-based webinars. The webinar format allows beneficiaries and other interested parties to learn about vital employment resources from Social Security without having to travel to another location.

Some of the webinars are designed to address a broad range of disabilities, while others target people in specific disability categories or age ranges. They may feature various employment service providers, including Social Security approved Employment Networks, State Vocational Rehabilitation Agencies, Protection and Advocacy Services, and WIPA organizations. WISE topics may include Choosing a Ticket to Work Service Provider, Understanding Work Incentives and more.

Beneficiaries and other interested parties may register for scheduled WISE webinars on our website at [choosework.ssa.gov](https://www.choosework.ssa.gov) or by calling the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967** (TTY) Monday through Friday from 8 a.m. to 8 p.m. ET. Archived versions of past events are also available.

Employment Network and State Vocational Rehabilitation Providers

Employment Networks and State Vocational Rehabilitation agencies furnish a wide variety of services to help people with disabilities return to work, enter a new line of work, or work for the first time. You can find a list of Employment Networks and state Vocational Rehabilitation agencies in our service provider directory on our searchable tool website ([Find Help](#)) at: [choosework.ssa.gov/findhelp](https://www.choosework.ssa.gov/findhelp).

Protection and Advocacy for Beneficiaries of Social Security (PABSS)

In every State, U.S. Territory and the Hopi and Navajo Tribal Nations, there is an agency that protects the rights of people with disabilities. This Protection and Advocacy System administers Social Security's PABSS program. Each PABSS agency provides all of the following services:

- Works to identify and remove barriers to employment.
- Investigates any complaint you have against an employment network or other service provider that is helping you to return to work.
- Gives you information and advice about vocational rehabilitation and employment services.
- Tells you about Social Security's work incentives that will help you to return to work.
- Offers consultation and legal representation to protect your rights in the effort to secure, maintain, or regain employment.
- Helps you understand and protect your employment rights, responsibilities, and reasonable accommodations under the Americans with Disabilities Act.

These services are free to you if you receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits based on disability or blindness. If you want to locate the PABSS agency nearest you, please call **1-866-968-7842** or **1-866-833-2967** (TTY). You can also find contact information in our service provider directory at: choosework.ssa.gov/findhelp.

Individual Development Accounts (IDA)

If you are working and have limited income, you may be eligible for an IDA through the Temporary Assistance to Needy Families (TANF) program or Assets for Independence Act (AFIA) grant. An IDA is a trust-like bank account that helps you save your earnings to go to school, buy a home, or start a business. When you make a deposit to the account, a participating non-profit organization matches your deposit. The typical match is one dollar for each dollar that you deposit. The Federal government adds an additional match, limited to \$2,000 for an individual or \$4,000 for a household over the life of the program (usually five years).

If you have an IDA through TANF or an AFIA grant, we do not count any earnings you deposit into your account, any matching deposits, or any interest earned as Supplemental Security Income (SSI) income or resources. As a result, your SSI benefits may increase.

Note: IDAs that are not federally funded are not exempt from SSI and will be counted under the income and resource rules of SSI.

We do not determine whether you are eligible to have an IDA. For more information about IDAs and to locate a program in your area, visit: www.acf.hhs.gov/programs/ocs/programs/afi.

Achieving a Better Life Experience (ABLE)

An ABLE account is a type of tax-advantaged account that can be used to save funds for the disability-related expenses of the account's designated beneficiary, who must be blind or disabled by a condition that began prior to his or her 26th birthday. The designated beneficiary must be one of the following:

- Receiving SSI based on disability or blindness that began before age 26.
- Entitled to SSDI, Childhood Disability Benefits (CDB), or Disabled Widows or Widowers Benefits (DWB) based on disability or blindness that began before age 26.
- Someone whose primary care physician has certified that he or she is disabled or blind by a condition that began before age 26.

Certain qualified disability expenses can be distributed from the ABLE account if they are expenses related to the blindness or disability of the designated beneficiary. Examples of qualified disability expenses include education, housing, transportation, employment training and support, and assistive technology and related services.

To learn more about ABLE accounts, go to the Internal Revenue Services' website (www.irs.gov), which provides a link to the proposed regulation Tax Benefit for Disability: IRC Section 529A.

American Job Centers

American Job Centers (formerly known as One-Stop Career Centers) provide job seekers with a variety of tools and services to help them get back to work. Services include training, referrals, career counseling, job listings, and other employment-related services. Tools, many of which are available on-line, assist job seekers with career exploration, skill assessments (including identifying transferable skills), credential listings, and job openings. Customers can visit a Center in person or connect to the Center's information through PC or kiosk remote access. Many American Job Centers are also Employment Networks and can accept your ticket under the Ticket to Work Program. You can locate your closest American Job Center at www.servicelocator.org.

Job Accommodation Network (JAN)

JAN provides free, expert, and confidential guidance on workplace accommodations and disability employment issues to help people with disabilities enhance their employability. JAN consultants offer one-on-one guidance on workplace accommodations, the Americans with Disabilities Act and related legislation, and self-employment options for people with disabilities. Assistance is available both over the phone and online. You can contact JAN by phone at **1-800-526-7234** (Voice) or **1-877-781-9403** (TTY). The JAN website (www.AskJAN.org) is a rich source of information that makes a chat service available and features the Searchable Online Accommodation Resource.

The Guidepost to Success

The Guidepost to Success is built upon extensive literature review of research, demonstration projects, and effective practices; including lessons from youth development, quality education, and workforce development programs and suggests what all youth need in order to successfully transition to adulthood. The Guideposts can help steer families, institutions, and youth themselves through the transition processes. For more information, please see: www.ncwd-youth.info/guideposts.

Financial Literacy Information for Young People with Disabilities

The financial literacy document was created based on research which shows that low educational attainment, employment expectations, and confusing governmental programs with conflicting eligibility criteria have resulted in many young people with disabilities not making successful transitions from school to postsecondary education, employment and independent living. While many would like to learn how to save money and build assets, they fear getting a job and saving a portion of their income may cause them to lose their disability benefits and other supports, such as health care. Complex rules in current federal and state programs often create disincentives for these youth to seek employment or increase earnings and assets. One major obstacle that contributes to this issue is the lack of money management knowledge and skills or financial literacy among this group. For more information, please see the websites: www.ncwd-youth.info/publication-category/briefs; www.ncwd-youth.info/publication-category/guides; and www.ncwd-youth.info/issues/career-development.

Federal Employment of People with Disabilities

The Federal Government's Office of Personnel Management (OPM) has a special hiring authority for hiring workers that have certain significant physical, psychiatric, or mental disabilities known as targeted disabilities. For more information, refer to the OPM Web site: www.opm.gov/disability/index.asp.

Furthermore, the Office of Interagency Innovation within the Administration for Community Living's Center for Innovation and Partnership oversees the State Grant for Assistive Technology Program and the Assistive Technology National Activities funded under the Assistive Technology Act.

Additional resources are available online. Visit:

Assistive Tech Centers: <https://acl.gov/programs/assistive-technology/assistive-technology>.

Centers for Independent Living:

<https://acl.gov/programs/aging-and-disability-networks/centers-independent-living>.

AmeriCorps

AmeriCorps is a national network of service programs that engage Americans to meet the nation's needs in priority areas like disaster services, economic opportunity, education, environmental stewardship, healthy futures, and veterans and military families. We exclude the stipend that AmeriCorps members receive in the determination of Supplemental Security Income (SSI) benefits. For Social Security Disability Insurance recipients, the income exclusion only applies to the AmeriCorps VISTA program. For more information, go to the AmeriCorps website at www.americorps.gov.

RESOURCES TO ASSIST YOUTH WITH THE TRANSITION TO A SUCCESSFUL ADULTHOOD

| Employment Supports/ National and Community Resources (Alphabetically Listed) | How These Resources Can Help You |
|---|---|
| Achieving a Better Life Experience (ABLE) Accounts | <p>Do you have expenses related to blindness or disability that began prior to age 26?</p> <p>To learn more about ABLE accounts, go to the Internal Revenue Services' website (www.irs.gov), which provides a link to the proposed regulation Tax Benefit for Disability: IRC Section 529A.</p> |
| AmeriCorps | <p>Do you want to find a national volunteer opportunity suited to your particular skills, interests, and circumstances?</p> <p>For more information, go to the AmeriCorps website at www.americorps.gov.</p> |
| American Job Centers | <p>Are you looking for free education, employment, and training services to assist you with finding a job?</p> <p>American Job Centers (formerly known as One-Stop Career Centers) provide job seekers with a variety of tools and services to help them get back to work. You can locate your closest American Job Center at www.servicelocator.org.</p> |
| Child Welfare Information Gateway | <p>Are you looking for Support Services for Youth in Transition: Youth With Disabilities?</p> <p>This website provides resources that address the needs of transitioning youth with disabilities and offers strategies for developing appropriate support services for them, including State and local examples. For interactive links go to: www.childwelfare.gov/topics/outofhome/independent/support/disabilities.</p> |
| Continued Payment Under a Vocational Rehabilitation or Similar Program (Section 301) | <p>Has your medical condition improved and are you participating in a vocational rehabilitation or similar program, or are you a student with an individualized education plan (IEP)?</p> <p>If you are participating in an appropriate program of vocational rehabilitation (VR) or similar services, your benefits may continue until your participation in the program ends.</p> |
| Foster Care Transition Toolkit | <p>Do you have a disability and need additional resources or accommodations?</p> <p>Developed by the U.S. Department of Education, this toolkit helps youth currently in foster care and young adults formerly in foster care to access information and resources needed to begin their transition to your adulthood. To learn more, see page 11 of the Toolkit: https://www2.ed.gov/about/inits/ed/foster-care/youth-transition-toolkit.pdf.</p> |
| Get to Where You Want to Go | <p>Are there youth with disabilities in your family?</p> <p>This resource guide, produced by the Wisconsin Division of Vocational Rehabilitation, provides tips and resources to help plan for adulthood and life after high school. Visit http://www.beforeage18.org to get information on tips and resources.</p> |

| Employment Supports/ National and Community Resources (Alphabetically Listed) | How These Resources Can Help You |
|---|--|
| Grants, Scholarships, Fellowships, and Gifts | <p>Are you a student receiving a grant, scholarship, fellowship, or gift used for paying tuition, fees, or other necessary educational expenses at a college or vocational school?</p> <p>We will not count certain grants, scholarships, fellowships, and gifts as income and resources up to nine months for SSI purposes. Social Security does not count any portion used to pay for tuition, fees, and other necessary educational expenses at any educational institution including vocational and technical education. Read the policy at https://secure.ssa.gov/poms.nsf/lnx/0501130455.</p> |
| Hands on Banking/ El futuro en tus manos® | <p>Are you interested in learning more about financial responsibility?</p> <p>Hands on Banking/ El futuro en tus manos® is a program available in both English and Spanish that teaches people in all stages of life about the basics of responsible money management, including how to create a budget, save and invest, borrow responsibly, buy a home, and establish a small business. Visit www.handsonbanking.org for more information.</p> |
| Health Insurance for Children | <p>Are you looking for free or low-cost health insurance coverage through Medicaid or the Children’s Health Insurance Program?</p> <p>Ask questions about children’s health insurance and how to apply, by calling 1-877-KIDS NOW (1-877-543-7669) to connect to an agency in your state. In addition, you can contact your state’s family-to-family health information center, funded by the Health Resources and Services Administration. Visit http://familyvoices.org/ncfpp online to find a center in your state.</p> <p>You can find a low cost, affordable health center using the search box at www.hrsa.gov/index.html and information on how to enroll in health insurance through a Health Insurance Marketplace at 1-800-318-2596 or https://localhelp.healthcare.gov/.</p> |
| Helping Young People with Disabilities Successfully Transition to Adulthood | <p>Do you need support with transitioning to adulthood?</p> <p>Youth with disabilities leaving foster care have an expanded early application period of up to 180 days, which may help facilitate a smoother transition to adult SSI benefits. A Social Security Matters blog post explains more. See the blog post at blog.ssa.gov/helping-young-people-with-disabilities-successfully-transition-to-adulthood/.</p> |
| Individual Development Accounts (IDA) | <p>Do you work and have a goal to save for buying a home, going to school, or starting a business?</p> <p>An IDA can help you. For more information visit www.acf.hhs.gov/programs/ocs/programs/afi.</p> |
| Individualized Education Plan | <p>As a student with a disability in elementary or secondary education, do you have an Individualized Education Plan?</p> <p>Learn about the Individualized Education Plan at www.parentcenterhub.org/repository/iep/.</p> |

| Employment Supports/ National and Community Resources (Alphabetically Listed) | How These Resources Can Help You |
|---|---|
| Infographic: Medicaid and Children And Youth With Special Health Care Needs | <p>Would you like to know more about Medicaid for children and youth with special health care needs and their families?</p> <p>The Catalyst Center at Boston University published a newsletter for this purpose. Visit www.ciswh.org and search for Infographic: Medicaid and Children and Youth with Special Health Care Needs.</p> |
| Job Corps | <p>Are you a young person looking for career assistance?</p> <p>A free education and training program that helps young people learn a career, earn a high school diploma or GED, and find and keep a good job. For eligible young people at least 16 years of age that qualify as low income, provides all-around skills needed to succeed in a career and in life. To learn more about Job Corps and find a Job Corps program near you go to: www.jobcorps.gov.</p> |
| MyMoney.gov | <p>Do you need assistance with managing your finances?</p> <p>MyMoney.gov provides financial information on a variety of topics, including how to earn, save and invest, protect, spend, and borrow. Go online to www.mymoney.gov to learn more.</p> |
| Neighborhood Navigator Tool | <p>How can this resource help you?</p> <p>This application was created by the American Academy of Family Physicians. This interactive tool can support referrals from doctors, service providers, counselors, families, and caregivers. Visit the Neighborhood Navigator Tool online at www.familydoctor.org/neighborhood-navigator to get information on thousands of local social services that can assist with needs like childcare, housing, transportation, employment, and legal services.</p> |
| Plan to Achieve Self-Support (PASS) | <p>Do you want to set aside money to pursue an employment goal, self-employment, or education?</p> <p>Information is provided later in this publication and on our website: www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm.</p> |
| Protection and Advocacy for Beneficiaries of Social Security (PABSS) | <p>How can this resource help you?</p> <p>PABSS organizations strive to protect the legal rights of Social Security disability beneficiaries who want to work. They assist youth in transition in identifying and removing barriers to employment and independence and can provide information about obtaining vocational rehabilitation services. To locate the PABSS organization in your state, contact the Ticket to Work Help Line at 1-866-968-7842 (TTY 1-866-833-2967) Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time. You can also locate your PABSS at choosework.ssa.gov/findhelp.</p> |
| Section 504 | <p>As a student with a disability in elementary or secondary education, do you have a Section 504 plan?</p> <p>Learn about the Section 504 plan at www.parentcenterhub.org/repository/section504/.</p> |

| Employment Supports/ National and Community Resources (Alphabetically Listed) | How These Resources Can Help You |
|---|---|
| SSI Eligibility for Students Temporarily Studying Abroad | <p>Are you eligible for SSI benefits while outside the United States on an international academic program?</p> <p>Learn about how certain individuals may be absent from the United States for up to one year and continue to receive SSI if they met certain conditions. For information about international exchange if you receive SSI benefits go to www.miusa.org/resource/tipsheet/ssi-ssdi-international-exchange.</p> |
| State Health Programs and Services | <p>Are you looking for a health program or service in your state?</p> <p>Learn about programs assisting with health care costs, health assessments and treatments, and other services in your state by contacting the U.S. Health Resources and Services Administration’s toll-free hotline. 1-800-311-2229 (Spanish: 1-800-504-7081) https://mchb.tvisdata.hrsa.gov/.</p> |
| State’s Parent Center | <p>Are you looking for a Parent Center in your state?</p> <p>These Centers perform a variety of direct services for children and youth with disabilities, families, professionals, and other organizations that support them.</p> <p>Find a Parent Center at www.parentcenterhub.org/find-your-center/.</p> |
| State’s Vocational Rehabilitation Agency | <p>Are you looking for a Vocational Rehabilitation Agency in your state?</p> <p>Find a vocational rehabilitation agency at www2.ed.gov/about/contacts/state/.</p> |
| Student Earned Income Exclusion (SEIE) | <p>Are you under age 22, regularly attending school, and working?</p> <p>This process is explained later in this Book or online: https://www.ssa.gov/oact/cola/studentEIE.html.</p> |
| Think College | <p>Are you a student thinking about college?</p> <p>Think College is a national organization focused on developing, expanding, and improving research and practice in inclusive higher education for students with intellectual disabilities. Learn about information to assist students, families, and educators with the college search at https://thinkcollege.net/.</p> |
| What You Need to Know About Your Supplemental Security Income (SSI) When You Turn 18 | <p>Do you need more information about SSI?</p> <p>Social Security developed a brochure describing key resources and information for youth with disabilities receiving SSI. It explains the age-18 redetermination and special SSI work incentives for people participating in special education, Vocational Rehabilitation, or working while attending school. Also, it includes information on ABLE accounts, health programs, and support from other places, such as American Job Centers. We mail the brochure each year to all SSI recipients ages 14-17 and their representative payees. It’s available online at www.socialsecurity.gov/pubs/EN-05-11005.pdf. You can also get a copy from your local office or by calling our toll-free number 1-800-772-1213 between 7 a.m. and 7 p.m. Monday through Friday.</p> |

| Employment Supports/ National and Community Resources (Alphabetically Listed) | How These Resources Can Help You |
|---|--|
| Work Incentives Planning and Assistance (WIPA) Projects | <p>How can this resource help you?</p> <p>Beginning at age 14, WIPA projects provide information and benefits counseling to help you understand how work and earnings can affect your benefits. To learn more about work incentives and to locate the nearest WIPA project, contact the Ticket to Work Help Line at 1-866-968-7842 (TTY 1-866-833-2967) Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time. You can also find information on WIPA projects at <i>choosework.ssa.gov/findhelp</i>.</p> |
| Workforce Innovation and Opportunity Act (WIOA)-Eligible Training Programs | <p>How can this resource help you?</p> <p>WIOA supports an integrated service delivery system and gives a framework through which states and local areas can leverage other federal, state, local, and philanthropic resources to support in-school and out-of-school youth. If you're eligible for WIOA training services, you can find eligible training providers in your state. Local training services have an array of youth services to assist youth to prepare for post-secondary education and employment opportunities, attain skills training, and secure employment with career opportunities. To find out if you're eligible, to learn more and ask about services, or to connect with your local American Job Center see link at <i>www.servicelocator.org</i>.</p> |
| Youth.gov | <p>Are you looking for programs and services focused on youth?</p> <p>This federal website provides resources about programs and services focusing on youth. For interactive links go to <i>http://youth.gov/</i>.</p> |
| YouthBuild | <p>Are you looking for information on community services?</p> <p>YouthBuild engages young people to rebuild their communities and their lives by providing pathways to education, employment, or training. For more information on YouthBuild, visit <i>www.youthbuild.org</i>.</p> |
| Youth in Transition: Youth Development and Leadership | <p>Are you preparing for your transition to adulthood?</p> <p>The U.S. Department of Labor provides links to resources for youth with disabilities preparing to transition to adulthood. The site includes information on mentors and role models, cultivating leadership, education, employment, and more. For interactive links go to: <i>www.dol.gov/general/topic/youthlabor</i>.</p> |
| Youth Program Finder | <p>How can this resource help you?</p> <p>If you're between the ages of 16 and 24, you may be able to find free job, career, and training assistance at a local youth program. Different programs offer different services, so try contacting a few programs to ask what kinds of assistance they offer. To locate a youth program, visit <i>https://www.careeronestop.org/</i>.</p> |

Please note: Social Security is not endorsing any particular non-federal government organization, program, or employees thereof by listing the organization or program in this publication. We include the names and contact information for organizations or programs only as a convenience to you .

SSDI AND SSI EMPLOYMENT SUPPORTS

Subsidies and Special Conditions

SSDI and SSI eligible

When do we consider subsidies and special conditions?

We consider the existence of subsidies and/or special conditions when we make a substantial gainful activity (SGA) decision. We use only earnings that represent the real value of the work you perform to decide if your work is at the SGA level.

What is a subsidy?

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

What are special conditions?

“Special conditions” refers 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.

How can you tell if a subsidy or a special condition applies to you?

A subsidy or special condition may exist if any one of the following conditions are met:

- You receive more supervision than other workers doing the same or a similar job for the same pay.
- You have fewer or simpler tasks to complete than other workers doing the same job for the same pay.
- You are given additional or longer paid breaks than other workers doing the same job for the same pay.
- You have a job coach or mentor who helps you perform some of your work.

Do subsidies or special conditions affect my Supplemental Security Income (SSI) payments?

No, we do not consider subsidies or special conditions when we figure your SSI payment amount.

Unsuccessful Work Attempt (UWA)

SSDI and SSI eligible

What is a UWA?

A UWA is an effort to do work, in employment or self-employment, which you stopped or reduced to below the substantial gainful activity (SGA) level after a short time (six months or less) because of your impairment or the removal of special conditions related to your impairment that you need to help you work.

What is the benefit of a UWA if you receive Social Security Disability Insurance?

When we make a SGA decision to determine if your disability continues or ceases because of your work, we do not count your earnings during a UWA.

Can a UWA occur during the Extended Period of Eligibility (EPE)?

Yes. During the EPE, we consider a UWA as part of our SGA decision for months up to and including the month we decide your disability has ceased.

Can a UWA occur during the Trial Work Period (TWP)?

No. We do not consider a UWA during the TWP or after we decide that your disability has ceased.

Does a UWA affect your monthly Supplemental Security Income (SSI) payment?

For SSI, we only consider a UWA at the time you file an initial claim. After that, we do not consider a UWA in figuring your SSI payment.

Impairment-Related Work Expenses (IRWE)

SSDI and SSI eligible

How can IRWE help you?

We deduct the cost of certain impairment-related items and services that you need to work from your gross earnings when we decide if your work is substantial gainful activity (SGA). It does not matter if you also use these items and services for non-work activities.

When will we deduct your IRWE?

We deduct IRWE for SGA purposes when you meet all of the requirements below:

- The item(s) or service(s) enables you to work.
- You need the item(s) or service(s) because of a physical or mental impairment.
- You pay for the item(s) or service(s) and are not reimbursed by another source such as Medicare, Medicaid, or a private insurance carrier.
- The cost is "reasonable," that is, it represents the standard charge for the item or service in your community.

How do we use IRWE to figure your Supplemental Security Income (SSI) monthly payments?

If you receive SSI benefits, we will exclude IRWE from your earned income when we figure your monthly payment amount if you meet the requirements above and you paid the expense in a month that you received earned income or performed work while you used the IRWE.

Can IRWE be deducted during a non-work month?

Generally, you must be working in the month you pay for an IRWE. However, in certain situations, we can deduct IRWE amounts for expenses you pay before you start or after you stop work.

What types of expenses are deductible?

The following table outlines the types of expenses that are deductible as IRWE.

Examples of Deductible and Non-Deductible IRWE

| TYPE OF EXPENSE | IRWE DEDUCTIBLE | NOT DEDUCTIBLE |
|-------------------------|--|---|
| Transportation Costs | <ul style="list-style-type: none"> ✓ The cost of structural or operational modifications to your vehicle that you need to travel to work, even if you also use the vehicle for non-work purposes. ✓ The cost of driver assistance, taxicabs, paratransit, special bus, or other types of transportation you need because of your disability rather than the lack of public transportation. ✓ Mileage expenses at a rate determined by us for an approved vehicle and limited to travel to and from work. | <ul style="list-style-type: none"> ⊗ The cost of your vehicle whether modified or not. ⊗ The costs of modifications to your vehicle that are not directly related to your impairment or critical to the operation of your vehicle, for example, paint or pin striping. ⊗ Your travel expenses related to obtaining medical items or services. |
| Attendant Care Services | <ul style="list-style-type: none"> ✓ Services performed in the work setting. ✓ Services performed to help you prepare for work, the trip to and from work, and after work; for example, bathing, dressing, cooking, and eating. ✓ Services that incidentally also benefit your family, for example, meals shared by you and your family. ✓ Services performed by your family member for a cash fee where he/she suffers an economic loss by reducing or ending his/her work to help you, for example, if your spouse must reduce his or her work hours to help you get ready for work. | <ul style="list-style-type: none"> ⊗ Services performed on non-workdays or help with shopping or general housekeeping, for example, cleaning and laundry. ⊗ Services performed for someone else in your family, for example, babysitting. ⊗ Services performed by your family member for payment "in-kind", for example, room and board. ⊗ Services performed by your family member for a cash fee where he/she suffers no economic loss. This includes services provided by your non-working spouse. |
| Service Animals | <ul style="list-style-type: none"> ✓ Expenses paid in owning a guide dog or other service animal who enables you to overcome functional limitations in order to work. Deductible expenses include costs of purchasing the animal, training, food, licenses, and veterinary items and services. Other costs directly related to the care of the animal; such as transportation for training and veterinary services. | <ul style="list-style-type: none"> ⊗ Expenses for non-service animal |
| Medical Devices | <ul style="list-style-type: none"> ✓ Deductible devices include wheelchairs, dialysis equipment, pacemakers, respirators, traction equipment, and braces. | <ul style="list-style-type: none"> ⊗ Any device you do not use for a medical purpose. |
| Prosthesis | <ul style="list-style-type: none"> ✓ Artificial hip, artificial replacement of an arm, leg, or other parts of the body. | <ul style="list-style-type: none"> ⊗ Any prosthetic device that is primarily for cosmetic purpose. |

| TYPE OF EXPENSE | IRWE DEDUCTIBLE | NOT DEDUCTIBLE |
|---|---|--|
| Residential Modifications | <ul style="list-style-type: none"> ✓ <i>If you are employed outside of home,</i> modifications to the exterior of your house that permit access to the street or to transportation; for example: <ul style="list-style-type: none"> Exterior ramps Railings Pathways ✓ <i>If you are self-employed at home,</i> modifications made inside your home in order to create a workspace to accommodate your impairment. This includes enlarging a doorway into an office or workroom and/or modifying office space to accommodate your dexterity challenges | <ul style="list-style-type: none"> ⊗ <i>If you are employed outside of home,</i> modifications to the interior of your house. ⊗ <i>If you are self-employed at home,</i> you cannot deduct any modification-related expenses that you will deduct as a business expense when determining SGA. |
| Prescription Drugs, Over-the-counter drugs & Medical Services | <ul style="list-style-type: none"> ✓ Regularly prescribed medical treatment or therapy that is necessary to control your disabling condition, even if control is not achieved. This includes co-payments and insurance deductibles, but is not limited to: <ul style="list-style-type: none"> Anti-convulsant drugs Anti-depressant medication Psychotropic medication Blood level monitoring Radiation treatment Chemotherapy Corrective surgery for spinal disorders Counseling, mental health and therapy services Your physician's fee relating to these services. | <ul style="list-style-type: none"> ⊗ Drugs and/or medical services used for your minor physical or mental health problems, for example: <ul style="list-style-type: none"> Allergy treatments Routine annual physical examinations Routine dental examinations Routine optician services (unrelated to a disabling visual impairment). Prescription drugs that are a violation of Federal law (e.g. medical marijuana) cannot be deducted as an IRWE, even if allowed by State law. |
| Diagnostic Procedures | <ul style="list-style-type: none"> ✓ Procedures related to the control, treatment, or evaluation of your disabling condition; for example, brain scans, and electroencephalograms. | <ul style="list-style-type: none"> ⊗ Procedures not related to your disabling condition, for example, allergy testing. |
| Non-Medical Appliances & Devices | <ul style="list-style-type: none"> ✓ In unusual circumstances, devices or appliances that are essential for the control of your disabling condition either at home or at work; for example, an electric air cleaner if you have severe respiratory disease. Your physician must verify this need. | <ul style="list-style-type: none"> ⊗ Devices you use at home or at the office that are not ordinarily for medical purposes and for which your doctor has not verified a medical work-related need. These include: <ul style="list-style-type: none"> Portable room heaters Air conditioners Dehumidifiers Humidifiers |
| Other Items & Services | <ul style="list-style-type: none"> ✓ Expendable medical supplies; for example, incontinence pads, elastic stockings, and catheters. ✓ Assistive technology that people with disabilities use for employment-related purposes; such as software applications, computer support services, and special tools specifically designed to accommodate the person's impairment. | <ul style="list-style-type: none"> ⊗ An exercise bicycle or other device you use for physical fitness, unless verified as necessary by your physician. ⊗ Health insurance premiums. ⊗ Software and applications not related to a person's disability and employment. |

How can a PASS help you?

A PASS allows you to set aside other income besides your Supplemental Security Income (SSI) and/or resources for a specified period so that you may pursue a work goal that will reduce or eliminate the SSI or Social Security Disability Insurance (SSDI) benefits you currently receive. For example, if you receive SSDI, wages, or other income, you could set aside some of that money to pay expenses for education, vocational training, assistive technology used for employment-related purposes, or starting a business as long as the expenses are related to achieving your work goal.

We do not count the *income* that you set aside under your PASS when we figure your SSI payment amount. We do not count the *resources* that you set aside under your PASS when we determine your initial and continuing eligibility for SSI.

A PASS can help you establish or maintain SSI eligibility and may increase your SSI payment amount. For example, if you receive \$1,000 per month in SSDI, you have too much income to be eligible for SSI. However, if you otherwise qualify for SSI and have a work goal, you could use some of your SSDI to pay for PASS expenses to help you reach your work goal. Because we would not count the portion of your SSDI you are using toward your PASS, this could reduce your countable income enough so you could be eligible for SSI.

In addition, other agencies may not count income that Social Security has excluded for a PASS when they determine your eligibility for housing assistance or for the Supplemental Nutrition Assistance Program (food stamps).

Who can have a PASS?

If you receive SSI or could qualify for SSI after setting aside income or resources so that you may pursue a work goal, you could benefit from a PASS.

What are the requirements for a PASS?

Your PASS must include all of the following:

- Be designed especially for you.
- Be in writing. We prefer that you use our form, the **SSA-545-BK** from our website at **www.socialsecurity.gov/online/ssa-545.html**, calling our toll free number **1-800-772-1213**, visiting your local office, or from any PASS Expert.
- Have a specific work goal that you are capable of performing.
- Have a specific timeframe for reaching your goal.
- Show what income you receive (other than your SSI payments) and/or resources you have that you will use to reach your goal.
- Show how you will use your income and resources to reach your work goal.
- Show how the money you set aside will be kept separate from other funds.
- Be approved by us.
- Be reviewed periodically by us to assure your plan is actually helping you make progress towards your work goal.

Who Can Help You Set Up a Plan to Achieve Self-Support (PASS)?

SSDI and SSI eligible

Anyone may help you with your PASS; for example, vocational counselors, social workers, benefit specialists or employers. We will evaluate the plan and decide if it is acceptable. We can also help you put your plans in writing.

Social Security has specially-trained employees (PASS Specialists) that work with the PASS program. When you submit a written PASS proposal to a PASS Specialist, he or she will review it to:

- Make sure the work goal is reasonable.
- Make sure that you need the items and services listed on the PASS application to reach the work goal.
- Make sure the expenses are reasonably priced.
- Work with you to make any needed changes.

The following Internet site provides a map that you can use to locate the PASS Cadre for your area.

www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm.

Where can you get more information about a PASS?

You can get a PASS Specialist's telephone number by visiting our website at:

www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm, or calling our toll-free number **1-800-772-1213** between 7 a.m. and 7 p.m. Monday through Friday.

You can ask for a pamphlet entitled *Working While Disabled — A Guide to Plans for Achieving Self-Support* (SSA Publication No. 05-11017). It is also available online at

www.socialsecurity.gov/pubs/EN-05-11017.pdf. You can get a PASS Specialist's telephone number by visiting our website at: **www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm**, or calling our toll-free number **1-800-772-1213** between 7 a.m. and 7 p.m. Monday through Friday.

Examples of a PASS

A Sample PASS (SSI ONLY)

Example 1 – Wages Being Excluded under an approved PASS

- Billy wants to go to school to become a social worker.
- Billy works part time and earns \$665 per month.
- We figure Billy's countable income using the earned income formula (refer to the Earned Income Exclusion section).
 $\$665 - \$20 = \$645 - \$65 = \$580$.
 $\$580 / 2 = \290 in countable income.
- Billy's earned income reduces his SSI benefit of \$783 by \$290 per month to \$493.
- He agrees to spend the \$290 in countable income on his education and we approve a PASS.
- We set aside this income and his SSI increases by \$290/month for the PASS timeframe. Billy receives \$783 in SSI benefits, and has \$290 to use for approved PASS expenses.

A Sample PASS (SSDI ONLY)

Example 2 – SSDI Being Excluded under an approved PASS

- Maria wants to go to school and become a paralegal.
- She receives \$1,000 in SSDI benefits:
 - The goal for Maria's employment is to generate enough income to eliminate SSDI. (Have expected earnings over the SGA limit).
 - Maria determines she needs \$980 per month for tuition, books, and school supplies. We can exclude up to \$980 per month in SSDI income. This represents the full amount of Maria's SSDI payment after deduction of the SSI general exclusion. This will make Maria eligible for the full SSI payment.
- Maria must use the SSI payment for living expenses and use the PASS funds for approved plan expenses.

What is a Ticket?

The Ticket to Work Program is an innovative program for people with disabilities who want to work and participate in planning their employment. The Ticket Program increases your available choices when obtaining 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. You can use the Ticket if you choose, but there is no penalty for not using it. You may not be subject to a continuing disability review while you are using your Ticket.

How can I take part in the Ticket Program?

This program is available in all 50 states and 10 United States Territories. Many Social Security Disability Insurance and Supplemental Security Income disability beneficiaries age 18-64 are eligible to obtain services from a state VR agency or another approved provider of their choice. We call these approved providers "Employment Networks." Employment Networks (ENs) are public or private organizations that have an agreement with Social Security to provide employment services to beneficiaries with disabilities. You can participate in the program by contacting an EN or by calling the Ticket to Work Help Line at the number below. To find a list of approved ENs online, please visit choosework.ssa.gov/findhelp.

Where do I get more information?

For more information on the Ticket Program, and to be mailed a list of approved ENs, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967** (TTY) Monday through Friday 8 a.m. to 8 p.m. Eastern time.

Continued Payment under Vocational Rehabilitation or Similar Program (Section 301)**How do I qualify for continued payment under Section 301?**

If we find that you are no longer disabled due to medical improvement, or if you are age 18 and we find that your eligibility ends because you do not meet the adult requirements for disability, your benefit payments usually stop. However, if you are participating in an appropriate program of vocational rehabilitation (VR) or similar services, your benefits may continue until your participation in the program ends. To qualify for continued payments under Section 301, you must meet all of the requirements below:

- You must be participating in an appropriate program of the VR or similar services that began before your disability ends under our rules.
- We must review your program and decide that your continued participation in the program will increase the likelihood of your permanent removal from the disability benefit rolls.

What is an appropriate program of the VR or similar services?

Here are some examples of appropriate programs:

- An individualized education program (IEP) for an individual age 18 through 21.
- The Ticket to Work.
- A Vocational Rehabilitation Agency using an individualized plan for employment (IPE).
- Support services using an individualized written employment plan.
- A Plan to Achieve Self-Support (PASS).

How long may my benefits continue?

Under Section 301, your benefits may continue until you:

- Complete your program.
- Your participation in the program stops.
- We decide that your continued participation in the program will not increase the likelihood of your permanent removal from the disability benefit rolls.

What is EXR?

EXR is a safety net for people who successfully return to work and lose their entitlement to Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) benefits and payments. If your cash payments ended because of your work and earnings, and you stop work within five years of when your benefits ended, you may be able to have your benefits started again right away through a request for EXR.

How does EXR help you?

If you have stopped receiving benefits due to your work, we may be able to restart them again. The EXR provision allows you to receive up to six 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.

Who can we reinstate?

You are eligible to request EXR if you meet *all* the following requirements:

- Your previous entitlement to SSDI benefits terminated due to performance of substantial gainful activity (SGA); or your previous SSI disability/blindness eligibility terminated because of excess earned income or a combination of earned and unearned income.
- You are unable or become unable to perform SGA in the month you apply for EXR.
- You are unable to work at the SGA level due to your medical condition.
- Your current medical impairment(s) is the same as, or related to, your original disabling impairment(s).
- You request EXR within 5 years from the month your benefits stopped.

What happens after my request for reinstatement is approved?

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.

When is the IRP completed?

The IRP is completed when you have received a total of 24-months (not necessarily consecutive) of payable benefits.

What happens after completion of the IRP?

If you receive SSDI benefits, you are entitled to:

- A new 9-month trial work period.
- A new 36-month extended period of eligibility.
- A new 60-month period to file an EXR request if your reinstated benefits are topped due to SGA.
- A new period of extended Medicare coverage.

SSDI ONLY EMPLOYMENT SUPPORTS

Trial Work Period (TWP)

SSDI eligible

How does the TWP help you?

The TWP allows you to test your ability to work for at least nine months. During your TWP, you will receive *full* Social Security Disability Insurance (SSDI) benefits *regardless of how high your earnings might be as long as you report your work activity and you have a disabling impairment.*

When does the TWP start?

Your TWP starts when you begin working and performing “services.” We consider your work to be services for the TWP if your gross earnings are above the monthly threshold (indicated in the pamphlet *Working While Disabled: How We Can Help* (Publication No. 05-10095) or if you work more than 80 hours in self-employment in a month. Your TWP cannot begin until the first month you are entitled to SSDI benefits, or the month you file for benefits, whichever is later.

Details on the TWP months and earnings amounts are available at www.ssa.gov/redbook.

What happens when you complete your TWP?

After you complete your TWP, you begin your Extended Period of Eligibility (EPE). During the EPE, we evaluate your work and earnings to decide if you can work at the substantial gainful activity (SGA) level.

What else do you need to know about the TWP?

- You are not eligible for disability benefits or a TWP if you work at the SGA level within 12 months of the start of your impairment(s) and before we approve your claim for disability benefits. This is because your impairment does not meet our definition of disability.
- We can consider medical evidence that might demonstrate your medical recovery at any time. Therefore, it is possible for your benefits to stop due to your medical recovery before the end of your TWP.
- We will not conduct a continuing disability review if you are participating in the Ticket to Work program and you are actively working on your employment goal with your Ticket provider.
- Unsuccessful Work Attempts do not apply during the TWP.

Usually, we adjust the dollar amount of TWP “services” each year based on the national average wage index.

Does the TWP apply to Supplemental Security Income (SSI)?

No. A TWP does not apply to the SSI program.

For additional information on the TWP, visit our website: <https://www.ssa.gov/OACT/COLA/twp.html>.

What is the EPE?

The EPE begins the month after the Trial Work Period (TWP) ends, even if you are not working that month. The first 36 months of the EPE is the re-entitlement period.

How does the EPE help you?

During the 36-month re-entitlement period, you get benefits for all months your earnings or work activities are below the substantial gainful activity (SGA) level as long as you continue to have a disabling impairment. We suspend cash benefits for months your earnings are over the SGA level. If your earnings fall below the SGA level in the re-entitlement period, we can start your benefits again. (This is a different rule from Expedited Reinstatement (EXR) that we described earlier.)

What happens the first time you work above SGA?

The first time that you work above SGA in the EPE, we will decide that you no longer meet the requirements for disability due to work, and we say that your disability "ceased". We will pay benefits for the month your disability ceased and the following two months. We call this the grace period. If your earnings fall below SGA and you are still in the 36-month re-entitlement period, we can restart your benefits without a new application.

Can you continue to receive benefits after the 36-month re-entitlement period ends?

If you are not working above SGA and are eligible for a benefit payment in the first month following the 36 months of the EPE, you will continue to receive benefits until you work a month at the SGA level or medically recover.

What happens if you work after the re-entitlement period ends?

Your benefits will end if you work above SGA after the 36-month re-entitlement period. However you may be able to start your benefits again if you stop work within the next five years (refer to the EXR section).

Do you get an EPE under Supplemental Security Income?

No. The EPE applies only to people who receive Social Security Disability Insurance cash benefits.

Unincurred Business Expenses (Self-Employment)

SSDI eligible

What are unincurred business expenses?

“Unincurred Business Expenses” are contributions made by others to your self-employment business effort. For example, if the state vocational rehabilitation agency gives you a computer for your business, or a friend works for your business as unpaid help, these are “unincurred business expenses.”

We generally follow the Internal Revenue Service (IRS) rules to figure your net earnings from self-employment. The IRS only allows you to deduct expenses you actually paid or incurred debt. When we make a substantial gainful activity decision, we also deduct unincurred business expenses from your net earnings because we want an accurate measure of the value of your work.

What qualifies as an unincurred business expense?

For an item or service to qualify as an unincurred business expense, it must be an item or service that the IRS would allow as a legitimate business expense if you had paid for it.

Do unincurred business expenses affect your Supplemental Security Income (SSI) payments?

No. We do not deduct unincurred business expenses from earnings when we figure your SSI payment amount.

Continuation of Medicare Coverage

SSDI eligible

What is Continuation of Medicare Coverage?

Most people with disabilities who work will continue to receive at least 93 consecutive months of Hospital Insurance (Part A); Supplemental Medical Insurance (Part B), if enrolled; and Prescription Drug coverage (Part D), if enrolled, after the nine-month Trial Work Period (TWP). You do not pay a premium for Part A. Although cash benefits may cease due to work, you have the assurance of continued health insurance. (93 months is seven years and nine months.)

When does this start?

The 93 months start the month after the last month of your TWP.

How do you qualify?

You must already have Medicare and be working at substantial gainful activity, but not be medically improved.

Can you buy Medicare coverage?

Yes. After premium-free Medicare coverage ends due to work, you can buy continued Medicare coverage, as long as you remain medically disabled. If you have limited income and resources you may be eligible for state assistance with these costs under various Medicare Savings Programs. Your state Health and Human Services agency makes the determination about whether you qualify for this help.

Who is eligible to buy Medicare coverage?

You are eligible to buy Medicare coverage if you meet all of the requirements below:

- You are not yet age 65.
- You continue to have a disabling impairment.
- Your Medicare stopped due to work.

What kind of Medicare coverage can you buy?

Premium Hospital Insurance (Part A) is available at the same monthly cost that uninsured eligible retired beneficiaries pay.

Premium Supplementary Medical Insurance (Part B) is available at a monthly fee that is determined by your income. Each year, Social Security will tell you the exact amount you will pay for Part B. For more information, see link for "How much does Part B cost?":

www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html

You can buy Part A separately without Part B. You cannot buy Part B unless you also buy Part A. Premium Prescription Drug coverage (Part D) is also available.

Do you qualify for a reduction in your monthly Part A premium?

You may qualify for a 45 percent reduction in the monthly amount of your premium for Part A. You must meet one of the requirements below to qualify for the reduced premium:

- You must have 30 or more quarters of coverage on your earnings record.
- You have been married for at least one year to a worker with 30 or more quarters of coverage.
- You were married for at least one year to a deceased worker with 30 or more quarters of coverage.
- You are divorced, after at least 10 years of marriage, from a worker who had 30 or more quarters of coverage at the time the divorce became final.

When can you enroll?

You may enroll:

- During your initial enrollment period (the month you are notified about the end of your premium-free health insurance and the following seven months).
- During the annual general enrollment period (January through March 31 of each year).

- During a special enrollment period. You can enroll at any time while you are working, covered under an employer group health plan, still have a disabling impairment, or during the 8-month period that begins with the first full month after your employment or group health plan coverage ends, whichever occurs first.

For Part D, you may enroll (or change plans) during the annual coordinated election period (October 15 through December 7 of each year). The effective date for the enrollment is January 1 of the upcoming year. There also will be special enrollment periods for some situations.

How does it work with an employer's group health plan?

Generally, if you purchase Part A and maintain your employer's group health plan, Medicare will be your primary payer if you are working. Your group health plan would become a secondary payer.

When does the state pay premiums for Medicare?

States are required to pay Part A premiums for some working people with disabilities. You qualify if you meet these four requirements:

- Are eligible to enroll in Medicare Part A for people with disabilities who work.
- Meet certain income and resource standards.
- Apply for assistance with your state Medicaid agency.
- Are ineligible for Medicaid on any other basis.

Note: *People with disabilities who work should contact their state health and human services agency for information. More information about state help with Medicare Part A premiums is provided later in this publication.*

Social Security Disability Insurance (SSDI) employment supports can help you protect your cash and medical benefits while you work. When your benefits end because of your work and you have to stop working later, employment supports can make it easy to begin receiving benefits again. You should view all of the SSDI employment supports as a total package to fully appreciate the multiple levels of support available to help you achieve your goal of greater economic independence.

Beginning the Process – The Trial Work Period (TWP)

Your TWP is a time when you can test your ability to work. During your TWP, we pay you disability payments no matter how much you earn.

How it works:

- Lasts for nine months.
- The nine months do not have to be in a row.
- Must take place within 60 months (five years).

The publication *Working While Disabled: How We Can Help* (Publication No. 05-10095) provides the monthly earnings amount that we use to determine if a month counts as a TWP month. This amount changes every year.

The Next Step – The Extended Period of Eligibility (EPE)

Your EPE starts the month after your TWP ends.

How it works:

After your TWP ends, you get a 36-month EPE. Whether we can pay you during this period depends on how much you work and earn. During your EPE, we can pay you for any month your work and earnings are not at a substantial gainful activity (SGA) level, and we can pay you for the first month that your work and earnings are SGA and for the next two months. Your benefits will stop if your work is SGA in any month after your EPE ends.

Your benefits will terminate if your work is substantial in any month after your EPE ends.

Your Safety Net-Expedited Reinstatement (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 all of the requirements are met:

- You stop working above the SGA level.
- Your disability is the same as or related to your current disability.
- You make your request within five years of when your benefits end.

What About Medicare

If your disability payments stop because of your work, the Medicare coverage you have can continue if your disability still meets our rules. It can continue for at least 93 months after your TWP ends.

SSI ONLY EMPLOYMENT SUPPORTS

Earned Income Exclusion

SSI eligible

Do we count all your earned income when we figure your Supplemental Security Income (SSI) payment?

We do not count the first \$65 of the earnings you receive in a month, plus one-half of the remaining earnings. This means that we count less than one-half of your earnings when we figure your SSI payment amount.

We apply this exclusion in addition to the \$20 general income exclusion. We apply the \$20 general income exclusion first to any unearned income that you may receive.

The following table shows two examples of how we apply the general income exclusion and the earned income exclusions.

Examples of the Earned Income Exclusion

Situation 1

Ed receives \$361 SSDI each month, wages of \$289 each month, and no other income.

| | |
|--------------|----------------------------------|
| \$361 | SSDI |
| <u>- 20</u> | General income exclusion |
| \$341 | Countable unearned income |
| \$289 | Earned income |
| <u>- 65</u> | Earned income exclusion |
| \$224 | |
| <u>- 112</u> | ½ remaining earnings |
| \$112 | Countable earned income |
| \$341 | Countable unearned income |
| <u>+ 112</u> | Countable earned income |
| \$453 | Total countable income |
| \$783 | Federal Benefit Rate |
| <u>-453</u> | Total countable income |
| \$330 | SSI payment |

Available Income

| | |
|--------------|-----------------------------|
| \$361 | SSDI |
| +289 | Wages |
| <u>+330</u> | SSI Payment |
| \$980 | Total Monthly Income |

Situation 2

Ed receives wages of \$450 each month, no SSDI, and \$13 of unearned income from another source.

| | |
|-------------|------------------------------------|
| \$0 | SSDI |
| \$ 13 | Other unearned income |
| <u>- 20</u> | General income exclusion |
| \$ 7 | Remaining general income exclusion |
| \$450 | Earned income |
| <u>- 7</u> | Remaining general income exclusion |
| \$443 | |
| <u>- 65</u> | Earned income exclusion |
| \$378 | |
| <u>-189</u> | ½ remaining earnings |
| \$189 | Total countable income |
| \$783 | Federal Benefit Rate ² |
| <u>-189</u> | Total countable income |
| \$594 | SSI payment |

Available Income

| | |
|----------------|-----------------------------|
| \$450 | Wages |
| + 13 | Unearned income |
| <u>+594</u> | SSI Payment |
| \$1,057 | Total Monthly Income |

² The Federal Benefit Rate varies each year. For current rates, please refer to the publication *Working While Disabled: How We Can Help* (Publication No. 05-10095).

How does the SEIE help you?

This provision allows a person who is under age 22 and regularly attending school to exclude earnings from income. The amounts that are excluded are usually adjusted every year, and can be found in the publication *Working While Disabled: How We Can Help* (Publication No. 05-10095).

What is the definition of “regularly attending school?”

“Regularly attending school” means that you take one or more courses of study and attend classes:

- In a college or university for at least 8 hours a week.
- In grades 7-12 for at least 12 hours a week.
- 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).
- For less time than indicated above for reasons beyond the student’s control, such as illness.

Does home schooling qualify?

If you are home-taught, you may be considered “regularly attending school” if:

- You are instructed in grades 7-12 for at least 12 hours a week.
- The instruction is in accordance with a home school law of the state or other jurisdiction in which you reside.

If you are home-taught because of a disability, you may be considered “regularly attending school” by:

- Studying a course or courses given by a school (grades 7-12), college, university, or government agency.
- Having a home visitor or tutor who directs the study.

How do we apply the income exclusion?

We apply the SEIE before the general income exclusion or the earned income exclusion.

Student Earned Income Exclusion (SEIE) example:

Ella is a student who receives Supplemental Security Income (SSI), and is eligible for SEIE. That means we can exclude a greater amount of Ella's earnings when we figure her SSI benefit amount. The example below includes the amounts of Ella's monthly earnings that we do not count each month subject to the monthly and yearly SEIE exclusion amounts. If the monthly SEIE exclusion is \$1,900 and the annual SEIE exclusion is \$7,670 (these amounts vary every year), in October, we reach the yearly excludable amount of \$7,670 (these examples are based on the 2020 amounts).

Use the table below for the example provided to gain an understanding of how the SEIE process works and how Ella reached her yearly excludable amount.

Use the table starting with the month of June and step through each row until you reach the last row. Complete the first column then repeat for each column until you reach the last column.

| | <i>June</i> | <i>July</i> | <i>Aug</i> | <i>Sep</i> | <i>Oct</i> | <i>Nov</i> | <i>Dec</i> |
|---|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| Monthly Earnings | \$1,900 | \$1,900 | \$1,900 | \$1,900 | \$870 | \$830 | \$830 |
| Monthly SEIE exclusion (lesser of \$1,900 or remaining annual exclusion amount) | \$1,900 | \$1,900 | \$1,900 | \$1,900 | \$70 | \$830 | \$830 |
| Annual Student Earned Income Exclusion \$7,670 | $\frac{\$7,670}{-1,900}$ \$5,770 | $\frac{\$5,770}{-1,900}$ \$3,870 | $\frac{\$3,870}{-1,900}$ \$1,970 | $\frac{\$1,970}{-1,900}$ \$70 | \$70 | \$0 | \$0 |
| Monthly Countable Earned Income (monthly earnings minus SEIE exclusion) | \$0 | \$0 | \$0 | \$0 | \$800 (\$870-\$70) | \$830 | \$830 |
| Earned Income (countable earned income minus general and earned income exclusions divided by 2) | \$0 | \$0 | \$0 | \$0 | \$357.50 (\$800-20-65 =\$715/2) | \$372.50 (\$830-20-65 =\$745/2) | \$372.50 (\$830-20-65 =\$745/2) |
| Monthly benefit amount | \$783 | \$783 | \$783 | \$783 | \$425.50 (\$783-\$357.50) | \$410.50 (\$783-\$372.50) | \$410.50 (\$783-\$372.50) |

Special SSI Payments for People Who Work – Section 1619(a)

SSI eligible

What is Section 1619(a)?

You can receive Supplemental Security Income (SSI) cash payments even when your earned income (gross wages and/or net earnings from self-employment) is at the substantial gainful activity (SGA) level. This provision eliminates the need for the trial work period or extended period of eligibility under SSI.

How do you qualify?

You must meet all of the conditions listed below to qualify:

- Have been eligible for an SSI payment for at least one month before you begin working at the SGA level.
- Still be disabled.
- Meet all other eligibility rules, including the income and resource tests.

How does it work?

Your eligibility for SSI will continue for as long as you meet the basic eligibility requirements and the income and resource tests. We will continue to figure your SSI payment amount in the same way as before. If your state provides Medicaid to people on SSI, you will continue to be eligible for Medicaid.

Do you need to apply?

You do not need to file a special application. Just keep us up to date on your work activity.

Reinstating SSI Eligibility Without a New Application

SSI eligible

How does it help you?

If you have been ineligible for Supplemental Security Income (SSI) payments due to your work, you may be able to restart your SSI cash payments again at any time without a new application.

If you have been ineligible for SSI and/or Medicaid for any reason *other than* work or medical recovery, you may be able to restart your SSI cash payment and/or Medicaid coverage within 12 months without a new application. When your situation changes, contact us and ask about how you can restart your SSI benefits and/or Medicaid.

If your cash payment and Medicaid benefits ended because of your earned income, or a combination of earned and unearned income, and you stop work within five years of when your benefits ended, we may be able to start your benefits again under Expedited Reinstatement.

Special Benefits If You Are Eligible Under 1619 and Enter a Medical Facility

SSI eligible

How does it help you?

If you are working and eligible under section 1619, you may receive a Supplemental Security Income (SSI) cash benefit for up to two months while in a Medicaid facility or a public medical or psychiatric facility.

What happens if you enter a Medicaid facility?

Usually, if you enter a Medicaid facility where Medicaid pays more than 50 percent of the cost of care, your SSI payment is limited to \$30 per month, plus any state supplement, minus any countable income. However, if you enter a Medicaid facility while you are eligible under section 1619, we will figure your benefit using the full Federal Benefit Rate for up to two months.

What happens if you enter a public medical or psychiatric facility?

Usually, if you are in a public medical or psychiatric facility, you are not eligible to receive an SSI payment. However, if you enter a public medical or psychiatric facility while you are eligible under section 1619, your SSI cash benefits may continue for up to two months. For this provision to apply, the facility must enter an agreement with us that will allow you to keep all of your SSI payment.

How does it help you?

After you return to work, your Medicaid coverage can continue, even if your earnings (alone or in combination with your other income) become too high for a Supplemental Security Income (SSI) cash payment.

How do you qualify?

To qualify, you must meet all of the following requirements:

- Were eligible for an SSI cash payment for at least one month.
- Would be eligible for cash payment except for earnings.
- Still be disabled.
- Still meet all other eligibility rules, including the resources test.
- Need Medicaid in order to work.
- Have gross earned income that is insufficient to replace SSI, Medicaid, and any publicly funded attendant care. (See following “threshold amount” discussion.)

The “threshold amount” is the measure that we use to decide whether your earnings are high enough to replace your SSI and Medicaid benefits. Your threshold amount is based on:

- The amount of earnings that would cause your SSI cash payments to stop in your state.
- The average annual per capita Medicaid expenditure for your state.

If your gross earnings are higher than the threshold amount for your state, you may still be eligible if you meet one of these conditions:

- Impairment-related work expenses.
- Blind work expenses.
- A Plan to Achieve Self-Support.
- Publicly funded attendant or personal care.
- Medical expenses above the state per capita amount.

Note: See link for chart reflecting current State Threshold Amounts for People with Disabilities at: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0502302200>.

Do all states use the same Medicaid eligibility rules?

Most states use our SSI eligibility rules to determine Medicaid eligibility. However, the following states use their own eligibility rules for Medicaid that are different from our SSI eligibility rules:

| | | |
|-------------|---------------|--------------|
| Connecticut | Minnesota | North Dakota |
| Hawaii | Missouri | Oklahoma |
| Illinois | New Hampshire | Virginia |

If you live in one of these states, you will continue to be eligible for Medicaid under section 1619(a) or 1619(b) if you were eligible for Medicaid in the month before you became eligible for section 1619.

SPECIAL RULES FOR PEOPLE WHO ARE BLIND

What do you mean by special rules for people who are blind?

Employment supports, in general, are special rules that help you return to work or work for the first time. Congress included language in the law specifically to make it easier for people who are blind to go to work. These special rules apply only to people who are blind.

How do we define blindness?

Blindness is central visual acuity of 20/200 or less in the better eye with best correction, or a limitation in the field of vision in the better eye so that the widest diameter of the visual field subtends an angle of 20 degrees or less.

Do the same conditions of blindness apply in Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)?

No. Under SSDI, this condition must have lasted or be expected to last at least 12 months. There is no duration requirement for blindness under SSI.

What employment supports are available only to people who are blind?

Blind work expenses are available if you receive SSI based on blindness.

How We Apply Substantial Gainful Activity (SGA) Under SSDI to People Who Are Blind

How do we determine SGA for blind SSDI beneficiaries who work?

The *Working While Disabled: How We Can Help* (Publication No. 05-10095) provides the SGA guidelines for blind workers. They are higher than the guidelines for non-blind disabled workers. We generally change the SGA level every year to reflect changes in general wage levels.

REMINDER: If you are blind, you may use any or all of the deductions from earnings that apply to the SGA decision.

How do we apply SGA to blind SSDI beneficiaries who are self-employed?

We decide if work activity is SGA for self-employed people who are blind based solely on their earnings. We do not look at time spent in the business or services rendered as we do for non-blind self-employed people.

How do we determine SGA for SSDI beneficiaries who are blind and age 55 or older?

Special rules apply after your 55th birthday. If your earnings demonstrate SGA but your work requires a lower level of skill and ability than the work you did before age 55 or when you became blind, whichever is later, we will suspend, not terminate, your benefits. Your eligibility for SSDI benefits continues indefinitely, and we pay your benefits for any month earnings fall below SGA.

Does SGA apply to people who are blind under SSI?

No. If you meet the medical definition of blindness, we do not use SGA as a factor to determine your SSI eligibility. Your SSI eligibility continues until you medically recover, or your eligibility ends because of a non-disability-related reason.

How do BWE help you?

We do not count any earned income that you use to meet expenses necessary need to earn that income when we decide if you are eligible for Supplemental Security Income (SSI), and figure your payment amount. To qualify you must be eligible for SSI based on blindness.

How is BWE different from impairment-related work expenses (IRWE)?

The BWE items do not have to be related to your blindness. When we figure your SSI payment amount, we treat BWE items differently than IRWE. We do it this way because it always results in a higher SSI payment amount for you. The table below shows how your monthly payment would be affected by BWE versus IRWE.

Examples of BWE

- Service animal expenses.
- Transportation to and from work.
- Federal, state, and local income taxes.
- Social Security taxes.
- Attendant care services.
- Visual and sensory aids.
- Translation of materials into Braille.
- Professional association fees.
- Union dues.

Comparison of Monthly SSI Payment With BWE Versus IRWE

| <u>With \$40 BWE</u> | | <u>With \$40 IRWE</u> | |
|----------------------|--|-----------------------|----------------------------------|
| \$361 | Earned Income | \$361 | Earned Income |
| <u>- 20</u> | General Income Exclusion | <u>- 20</u> | General Income Exclusion |
| \$341 | | \$341 | |
| <u>- 65</u> | Earned Income Exclusion | <u>- 65</u> | Earned Income Exclusion |
| \$276 | | \$276 | |
| <u>-138</u> | ½ Remaining Earnings | <u>- 40</u> | Impairment Related Work Expenses |
| \$138 | | \$236 | |
| <u>- 40</u> | Blind Work Expenses | <u>- 118</u> | ½ Remaining Earnings |
| \$ 98 | Countable Income | \$118 | Countable Income |
| \$783 | 2020 Federal Benefit Rate ³ | \$783 | 2020 Federal Benefit Rate |
| <u>- 98</u> | Countable Income | <u>- 118</u> | Countable Income |
| \$685 | SSI Payment | \$665 | SSI Payment |

³ The Federal Benefit Rate varies each year. For current rates, please refer to the publication *Working While Disabled: How We Can Help* (Publication No. 05-10095).

Accommodations for People Who Are Blind or Visually Impaired

We recognize our duty to inform you of your rights and responsibilities under our programs.

Website

We make every reasonable effort to maintain the accessibility of our websites:

www.socialsecurity.gov/disabilityresearch

www.socialsecurity.gov/redbook

www.socialsecurity.gov/work

Letters

We offer the following delivery options for most of our letters and other communications:

- Standard print notice by first class mail.
- Standard print notice by certified mail.
- Standard print notice by first class mail and a follow-up call to read the notice within five business days of the date of the notice.
- Standard print notice and Braille by first class mail.
- Standard print notice and a compact disc (CD) that contains a Microsoft Word file by first class mail. The Word CD should work with most screen readers but not in an audio CD player.
- Standard print notice and large print (18-point font) notice by first class mail.
- Standard print notice and an audio CD by first class mail. The audio CD should work in most CD players.

Please visit our website at **www.socialsecurity.gov/notices** to request one of the options listed above.

If none of the options listed above work for you, please call us toll-free at **1-800-772-1213** (TTY **1-800-325-0778**) or contact your local Social Security office to request another accommodation.

Publications are available in alternate formats

This book, *The Red Book*, and some other publications are available in alternative media. Some of these materials are available in Braille, audiocassette tape, disk, or enlarged print form. You can order publications in alternate formats on our website at: **www.socialsecurity.gov/pubs/alt-pubs.html**.

You may order these publications while you are online, or you may contact our Office of Printing and Alternative Media Services by fax at **410-965-6413**. TTY users may call **1-800-325-0778**.

ADDITIONAL HELP WITH HEALTH CARE FOR PEOPLE WITH DISABILITIES

Medicaid Buy-In for Working People with Disabilities

Your state may allow you to buy Medicaid if you are disabled and no longer entitled to free Medicaid because you returned to work.

You may qualify if you:

- Meet the definition of “disabled” under the Social Security Act.
- Would be eligible for Supplemental Security Income (SSI) payments if it were not for your earnings.

If you are not an SSI recipient, your state decides if you are disabled. Your state will not consider whether you are working when it makes that decision.

Contact your state Medical Assistance office. Call **1-800-MEDICARE** to get their telephone number. (TTY users call **1-877-486-2048**.) Ask about the Medicaid buy-in program.

Help with Medicare Part A Premiums

If you are under age 65, disabled, and no longer entitled to free Medicare Hospital Insurance Part A because you successfully returned to work, you may be eligible for a program that helps pay your Medicare Part A monthly premium.

To be eligible for this help, you must meet all of the requirements below:

- Continue to have a disabling impairment.
- Sign up for Premium Hospital Insurance (Part A).
- Have limited income.
- Have limited resources.
- Not already be eligible for Medicaid.

To find out more about this program, contact your state Medical Assistance office. Call **1-800-MEDICARE** to get their telephone number. (TTY users call **1-877-486-2048**.) Ask about Medicare for Qualified Disabled and Working People.

Affordable Care Act (ACA)

Get Ready. Get Set. Get America Covered. Need health insurance or know someone who does? Thanks to the Affordable Care Act, more Americans now qualify to get coverage that fits their needs and budgets. You can learn more about the Health Insurance Marketplace and how to apply for benefits at www.HealthCare.gov or call **1-800-318-2596** or **1-855-889-4325** (TTY). Please note, Medicare is not part of the Health Insurance Marketplace. If you have Medicare, you do not need to do anything.

The ACA also ensures that you will be covered even if you have a preexisting condition. If you are already covered, but want to change your plan, this is the time to do it. You or your family may have experienced changes over the last year that would make you want to update your coverage. Over the past four open enrollment periods, over 20 million individuals have enrolled in affordable health coverage, many for the first time. We now have the lowest uninsured rate in the country’s history.

Even if you are just curious about the many plans in the open marketplace, you can compare healthcare plans at www.healthcare.gov/have-coverage.

EXAMPLE OF CONCURRENT BENEFITS WITH EMPLOYMENT SUPPORTS

Many individuals are eligible for benefits under both the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs at the same time. We use the term “concurrent” when individuals are eligible for benefits under both programs. Below we describe how a return to work may affect an individual’s concurrent benefits.

Armando files applications for SSDI benefits and SSI on February 27, 2017. His medical condition caused him to stop work beginning February 14, 2014. We call this date his “alleged onset date” of disability.

Armando was approved for disability benefits.

Armando receives an award letter on June 7, 2017, stating he is approved for disability benefits with his alleged onset date of February 14, 2017.

March 2017 Armando’s SSI benefits begin the month after he filed his application. He is eligible for \$735 per month (the Federal Benefit Rate [FBR] in 2017). Armando also becomes eligible for Medicaid.

August 2017 Armando’s SSDI benefits begin. This is the month after Armando completed his five-month waiting period. The five months began the first full month after Armando’s approved onset date of February 14, 2017. The five months were March, April, May, June, and July 2017. Armando is eligible to receive SSDI benefits beginning August 2017. His monthly benefit amount is \$300, which reduces his SSI to \$455:

$\$300 \text{ SSDI} - \$20 \text{ general income exclusion} = \$280 \text{ countable unearned income}$

$\$735 \text{ FBR} - \$280 \text{ countable unearned income} = \455 SSI payment

Armando qualifies for Medicare.

August 2019 Armando qualifies for Medicare after 24 months of entitlement to SSDI benefits. Medicare Hospital Insurance (Part A) is premium-free; Medicare Supplementary Medical Insurance (Part B) is optional but there is a premium. Armando’s state pays his Part B premium for him because he is eligible for SSI and has been covered by Medicaid since March 2017. Armando now has both Medicare and Medicaid. Medicare is the primary payer and Medicaid is the secondary payer. If Medicaid eligibility lapses, the Medicare premiums would be deducted from SSDI benefits if they are still being issued. If no payments from Social Security are received, then Armando will be billed quarterly for his Medicare.

Armando wants to work.

December 2021 Armando contacts his local Social Security office on December 7, 2021, to learn how a job will affect his SSDI, SSI, and health insurance benefits. Armando is a certified auto mechanic, and a local car dealership has offered him a job.

Armando returns to work.

January 2022 Armando begins work at the car dealership. The dealership pays him \$2,000 a month.

How Armando’s work affects his SSDI benefits.

January 2022 Armando’s trial work period (TWP) begins. During the TWP, Armando can continue to receive full SSDI benefits for at least nine months regardless of the amount of his earnings. Each month that Armando earns over the TWP amount will count as a TWP service month. His TWP ends with the 9th TWP service month in a rolling 60-month period.

September 2022 Armando provides pay stubs showing his steady work activity since January 2022. We determine Armando's TWP months are January, February, March, April, May, June, July, August, and September 2022. Armando completes his TWP in September 2022.

October 2022 Armando's extended period of eligibility (EPE) begins the month after his TWP ended. For the next 36 months (through September 2025), Armando will be paid benefits for any month he does not work over the substantial gainful activity level. We refer to this 36-month time period as the re-entitlement period.

Is Armando performing SGA?

We know from Armando's pay stubs that he receives \$2,000 a month in wages. Armando tells us that he is able to complete only four car repairs a day, compared to his co-workers who complete an average of 6-8 car repairs a day. Armando believes he is paid the same salary as his fellow co-workers. If this is the case, Armando's employer may be subsidizing his wages.

We contact the employer and learn that the employer is paying Armando \$2,000 a month, the same rate as experienced employees who complete 6-8 repairs a day. The employer pays Armando the same rate as the experienced employees because he knows about Armando's disability and understands it takes him longer to complete tasks. The employer calculates that the actual worth of Armando's services is \$1,800 a month. This means that Armando has a monthly subsidy of \$200, which is the difference between what he is paid (\$2,000) and what his employer says his services are worth (\$1,800).

Armando takes a taxi to and from work and provides receipts showing this cost is \$350 per month. Armando's treating physician confirms that his condition prevents him from driving. He cannot take public transportation because crowded situations aggravate his condition. Since Armando pays for his work transportation and there is a medical need for him to take a taxi, we can deduct the cost of his transportation expenses as impairment-related work expenses (IRWE).

We use Armando's subsidy and IRWE to determine if his earnings are SGA as follows:

$\$2,000 \text{ wages} - \$200 \text{ employer subsidy} - \$350 \text{ IRWE} = \mathbf{\$1,450 \text{ monthly earnings}}$

\$1,450 is over the monthly SGA level, so Armando is engaging in SGA in the first month of his EPE, October 2022. (Note: We usually adjust these amounts every year based on increases in the national average wage index.)

Armando's SGA level work activity affects his benefits in the EPE.

January 2023 We stop Armando's SSDI benefits. Armando does not meet our requirements in October 2022 because we determined he was engaging in SGA. We can pay Armando for the month of cessation and the two following months. We refer to these three months as the "grace period". Armando's grace period months are October, November, and December 2022.

For any month that Armando's earnings fall below the SGA limit during his 36-month re-entitlement period, we can restart his benefits without a new application. If we restart Armando's benefits during the re-entitlement period, he can continue to collect benefits if his work activity is below the SGA limit, even after the 36-month re-entitlement period ends.

Will Armando's entitlement to SSDI terminate?

October 2025 Armando's entitlement will terminate if his work activity continues over the SGA level. This is the first month after the end of the 36-month EPE. Armando's entitlement may stop earlier than October 2025 if he no longer meets our disability requirements.

How does Armando's work activity affect his SSI benefit?

SGA rules are different for SSI. For SSI disability benefits, we only consider SGA when the initial claim is filed (unless the disability is blindness, then we do not consider SGA at all). We do not consider SGA after a person becomes eligible for SSI. However, we must determine whether the person continues to meet the non-disability requirements, including income and resources. We determine the effect of Armando's earnings on his SSI eligibility and payment amount on a month-by-month basis.

January 2022 Armando's income for January 2022 through December 2022 is SSDI of \$300 per month and wages of \$2,000 per month. Because Armando's monthly income does not change, the calculation will be the same for all months in 2022.

First, we figure his countable unearned income by subtracting the \$20 general income exclusion from his SSDI:

$$\text{\$300 SSDI} - \text{\$20} = \text{\$280 countable unearned income}$$

Next, we calculate his countable earned income by first subtracting the \$65 earned income exclusion from his wages:

$$\text{\$2,000} - \text{\$65} = \text{\$1,935}$$

From this amount, we deduct the \$350 IRWE for the taxi transportation:

$$\text{\$1,935} - \text{\$350 IRWE} = \text{\$1,585}$$

Note

Armando's subsidy is not an earned income exclusion for SSI; subsidy applies only to the SSDI SGA determination. This means we cannot subtract the \$200 monthly subsidy when we figure his SSI payment and eligibility. However, the IRWE deduction applies to both the SSDI SGA and SSI payment determinations.

The second step in figuring Armando's earned income is to divide this result by 2:

$$\text{\$1,585} \div 2 = \text{\$792.50 countable earned income}$$

We now add the countable unearned income and the countable earned income to determine total countable income:

$$\text{\$280 countable unearned income} + \text{792.50 countable earned income} = \text{\$1,072.50 total countable income}$$

Finally, we subtract the total countable income from the SSI FBR to determine SSI eligibility and payment amount:

$$\text{\$783 (FBR in January 2020)} - \text{\$1,072.50 countable income} = \text{\$0 SSI payment}$$
 (Note: We used the FBR for 2020 because at this time we do not know the FBR for 2022.)

Armando will not receive SSI payments for January 2022 through December 2022 because of his SSDI benefits and monthly earnings. However, he is still eligible for SSI and Medicaid While Working (under section 1619(b) of the Social Security Act) as long as his earnings remain under his state's threshold amount, he needs the Medicaid coverage, and he continues to be eligible for SSI except for his earnings.

Armando will not receive SSDI benefits beginning January 2023 as long as he works over the SGA level.

January 2023 Armando reports that he received a pay increase to \$2,300 per month beginning in January. His IRWE has increased to \$400 per month. Armando's only income is his wages since he is not receiving an SSDI payment. Here is how we figure his SSI eligibility and payment amount for January 2023.

We subtract *both* the general income exclusion and earned income exclusion from monthly earnings:

\$2,300 wages - \$20 general income exclusion - \$65 earned income exclusion = **\$2,215**

\$2,215 - \$400 IRWE = \$1,815 ÷ 2 = **\$907.50** countable earned income

\$783 (FBR in January 2020) - \$907.50 countable income = **\$0 SSI payment** (Note: We used the FBR for 2020 because at this time we do not know the FBR for 2022.)

Armando is not eligible for any SSI payment unless his earnings or IRWE change.

Will Armando continue to have Medicaid?

Medicaid will continue as long as Armando's earnings are below his state's threshold amount, he needs the Medicaid coverage, and he continues to be eligible for SSI except for his earnings. During this time, he is eligible for an SSI payment for any month that his countable income is under the FBR amount. When Armando's earnings exceed the state threshold amount, his Medicaid will end. However, he may then be eligible to buy into Medicaid if he resides in a state that has the optional Medicaid buy-in program.

Will Armando continue to have Medicare?

Armando will no longer receive SSDI payments, but his Medicare coverage will continue for at least 93 months after his TWP (which ended September 2022) as long as he continues to have a disabling impairment (has not medically improved). Armando's Medicare coverage will terminate on July 1, 2030.

Armando could then choose to purchase Premium Medicare Hospital Insurance coverage (Part A). If he purchases Part A, he can purchase Part B. He can qualify for the Part A reduced rate since he has earned at least 30 quarters of coverage. We will base Armando's Medicare Insurance (Parts A and B) premiums on the rates in 2030, the year his premium-free coverage ends.

Armando will have to file an application with Social Security if he decides to purchase Medicare coverage in 2030. He will also have to undergo a medical continuing disability review. Armando can purchase Medicare coverage if we determine that his medical condition has not improved after conducting this review.

If Armando still has Medicare when he turns age 65, it will automatically convert to Medicare under the Aged provisions.

Summary of Example with Concurrent Benefits

| <u>Date</u> | <u>Event</u> |
|--------------------|--|
| 3/17 | SSI benefits and Medicaid start |
| 8/17 | SSDI benefits start |
| 8/19 | Medicare starts |
| 01/22 | Work starts TWP begins SSI stops due to earnings |

| | |
|--------------|--|
| 09/22 | TWP ends |
| 10/22 | EPE begins Work at SGA continues SSDI benefits cease, grace months for payment are 10/22-12/22 |
| 01/23 | SSDI benefits stop |
| 09/25 | EPE ends Extended Medicare begins |
| 10/25 | SSDI termination month Medicaid ends if earnings are over state threshold amount |
| 07/30 | Extended Medicare stops May be able to purchase Premium HI and/or buy into Medicaid |
| 09/30 | Last month to file for EXR if no longer working and still disabled |

DEMONSTRATION PROJECTS UPDATE

Social Security conducts numerous research and demonstration projects to study ways to improve services to our current and future beneficiaries. These projects can lead to better ways to serve people with disabilities, as well as potentially changing program rules to allow for better coordination among other federal and state programs.

Benefit Offset National Demonstration (BOND)

BOND tests a \$1 reduction in Disability Insurance benefits for every \$2 in earnings over substantial gainful activity (SGA) levels, in combination with benefits counseling. The goal is to help beneficiaries with disabilities return-to-work. The demonstration allows beneficiaries to face a gradual reduction in their benefits, eliminating the abrupt loss of cash benefits under current rules. BOND services to participants began in 2011. A final report was completed in 2018; and is now available at www.socialsecurity.gov/disabilityresearch/offsetnational.htm. Beneficiaries in the BOND treatment groups who completed nine Trial Work Period (TWP) months on or before September 30, 2017 are eligible for a five-year BOND Participation Period starting the month after they completed their ninth TWP month. All BOND participation ends September 30, 2022.

Promoting Readiness of Minors in Supplemental Security Income (PROMISE)

The Department of Education awarded grants to five States (Arkansas, California, Maryland, New York, and Wisconsin) and one consortium of States (Arizona, Colorado, Montana, North Dakota, South Dakota, and Utah) to provide services that will improve outcomes for children who receive Supplemental Security Income (SSI). The services were designed to facilitate positive changes in health status, physical and emotional development, education and training, and employment. Project services to enrolled youth started in April 2014; services in some states ended in 2018 and others ended in 2019. All PROMISE projects provided vocational rehabilitation or employment services and all PROMISE participants in the treatment groups may have qualified for protection under Section 301. Social Security is continuing its evaluation of the programs.

Promoting Opportunity Demonstration (POD)

Section 823 of the Bipartisan Budget Act of 2015 (BBA) instructs Social Security to conduct a new five-year demonstration project, the POD, to test a benefit offset. In general, benefits are offset on a monthly basis \$1 for every \$2 earned above the greater of the Trial Work Period (TWP) amount or itemized impairment-related work expenses, and the TWP and Extended Period of Eligibility do not apply. The new rules apply to all volunteers that are randomly assigned to the two treatment groups, and these volunteers receive POD-specific benefits counseling. One treatment group has their benefits terminated if they are in full offset for 12 consecutive months, while the other only has benefits suspended. For participants whose benefits terminated, Medicare coverage will continue for 93 months. All volunteers provide written informed consent to participate and may withdraw from the project at any time. We are conducting the project in parts or all of the following states: Alabama, California, Connecticut, Maryland, Michigan, Nebraska, Texas, and Vermont. Recruitment began in January 2018 and ended in December 2018. Participation in the project, which is voluntary, will end June 2021.

Supported Employment Demonstration (SED)

SED is a demonstration project that evaluates whether offering an evidence-based package of integrated vocational, medical, and mental health services to recently denied disability applicants fosters employment that contributes to: self-sufficiency; improved mental health and quality of life; and a reduced demand for disability benefits. This demonstration project focuses on individuals with mental illness under the age of 50 who applied for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) disability benefits and received an initial denial. SED will enroll 3,000 individuals for random assignment to one of two treatment groups or a control group. Social Security awarded a contract to implement and evaluate the SED to Westat, Inc., in August 2016. SED will operate through August 2022. Recruitment started in November 2017. Eligible individuals are residing within catchment areas of one of 30 community mental health centers (20 urban and 10 rural) distributed across the United States. Participants are eligible to receive services for 36 months.

Retaining Employment & Talent After Injury/Illness Network (RETAIN)

RETAIN is a joint demonstration with the Department of Labor (DOL) testing early interventions to help workers stay at work or return to work quickly after experiencing the onset of a work-threatening injury, illness, or disability. The ultimate policy goal is to reduce long-term disability including the need for SSDI or SSI benefits and increase labor force participation among those individuals. Participants will consist of individuals who have very recently experienced the onset of an injury, illness, or disability that might affect their ability to continue working, and who have not yet applied for Social Security disability benefits. (Participation in RETAIN does not affect a worker's eligibility for SSDI or SSI benefits.) Many of the projects have a particular focus on workers with musculoskeletal conditions. DOL awarded grants to eight states (California, Connecticut, Kansas, Kentucky, Minnesota, Ohio, Vermont, and Washington) to conduct initial planning and pilot activities. States will begin enrolling participants for small pilot tests in summer 2019, and a subset of the states will continue to full implementation lasting through September 2023. The state projects will test a variety of ways to improve the early coordination of health care and employment-related supports and services for participating workers, including training health care providers in occupational health best practices and facilitating communication and return-to-work efforts between workers, their employers, and their health care providers.

Promoting Work through Early Interventions Demonstration Project (PWEID)

The PWEID is a five-year joint undertaking of Social Security and the Department of Health and Human Service's Administration for Children and Families (ACF). The project seeks to evaluate early intervention programs and employment support models designed to produce favorable economic outcomes among low-income individuals who have little to no work experience and ties to broader public assistance programs (e.g., Temporary Assistance to Needy Families and SSI). Social Security's primary interests include evaluations of programs that support individuals with current or foreseeable disabilities who are at risk of applying for SSI as well as people facing opioid and other substance abuse issues. As part of this arrangement, Social Security will begin supporting the evaluations and/or service provisions of select programs associated with two existing ACF projects, Building Evidence on Employment Strategies for Low-Income Families and the Next Generation of Enhanced Employment Strategies beginning in 2019 through 2023.

Current Events

To keep up with the latest developments and get information about local contacts, visit our internet website: www.socialsecurity.gov/disabilityresearch. This site provides information on major activities such as our demonstration projects work incentive policies, and other relevant resources. You can also sign up to get e-mail notices when we post updates.

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| Area Work Incentive Coordinator (AWIC) | <p>An AWIC is an experienced employment support expert who:</p> <ul style="list-style-type: none"> • Coordinates and conducts public outreach on work incentives in his or her local area; and • Provides, coordinates, and oversees training on our employment support programs for all personnel at our local offices. |
| Benefit Planning Query (BPQY) | <p>The BPQY is an important planning tool for disability beneficiaries or any person who may be developing customized services for a disability beneficiary who wants to start working or stay on the job. The BPQY provides current information about your disability cash benefits, health insurance, scheduled continuing disability reviews, representative payee, and work history, as stored in our electronic records.</p> |
| Blind Work Expenses (BWE) | <p>If you are blind, we do not count any earned income that you use to meet expenses in earning that income when we decide your SSI eligibility and payment amount. Common examples of BWE include state and federal payroll taxes, and money spent for meals at work.</p> |
| Break-Even Point | <p>The dollar amount of total income (after we apply all applicable deductions) that will reduce the SSI payment to zero for a particular case. Your break-even point depends on your earned and unearned income, living arrangements, applicable income exclusions, and state supplement, if any.</p> |
| Childhood Disability Benefits (CDB) | <p>A person disabled before age 22 may be eligible for child’s benefits if a parent is deceased or starts receiving retirement or disability benefits.</p> <p>The adult child — including an adopted child, or, in some cases, a stepchild, grandchild, or step grandchild — must be unmarried, age 18 or older, and have a disability that started before age 22.</p> <p>Also referred to as “Disabled Adult Child (DAC) benefits.”</p> |
| Continuation of Medicare Coverage | <p>If your benefits stop because you are working, you can receive at least 93 consecutive months of Medicare coverage after your trial work period (TWP). This provision allows your health insurance to continue even after your benefits have stopped.</p> |
| Continuing Disability Review (CDR) | <p>Our process of obtaining complete current information about your condition to decide if your SSDI or SSI benefits should continue.</p> |
| Countable Income | <p>The amount of money left after we have subtracted all available deductions from your total income. We use this amount to decide your SSI eligibility and payment amounts.</p> |
| Countable Income Test | <p>One of the tests we may use to evaluate self-employment income if you have received SSDI benefits for 24 months.</p> |
| Employment Network (EN) | <p>An EN is a qualified public or private organization under contract with us to coordinate and deliver employment services, vocational rehabilitation services, or other support services to beneficiaries who are participating in the Ticket to Work program.</p> |
| Expedited Reinstatement (EXR) | <p>A safety net if your cash benefits end because of your work. You may request reinstatement of your benefits within five years of when they ended if you stop working at the substantial gainful activity (SGA) level because of your impairment. You may get up to six months of provisional (temporary) benefits while we make a decision on your request.</p> |

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| <p>Extended Period of Eligibility (EPE)</p> | <p>A consecutive 36-month period that follows your TWP. During your EPE, you may still receive payments depending on how much you work and earn. We can pay you disability benefits during your EPE if all these apply:</p> <ul style="list-style-type: none"> • Your condition is still disabling. • Your work is not SGA. <p>Your benefits will end if your work is substantial after the end of your EPE.</p> |
| <p>Federal Benefit Rate (FBR)</p> | <p>The basic benefits standards used in computing the amount of your federal SSI payments. Benefit levels differ for individuals and couples living in households and for people in Medicaid institutions. Federal benefit rates may be increased annually to reflect increases in the cost of living.</p> |
| <p>Impairment-Related Work Expenses (IRWE)</p> | <p>When we make a SGA decision, we can deduct the cost of items and services that you pay out of pocket and that you need to work because of your impairment. Some examples are: medicines, co-pays, service animals, counseling services, and attendant care services. It does not matter if you also need the items for normal daily activities. We can usually deduct the cost of these same items from earned income to figure your SSI payment.</p> |
| <p>Initial Reinstatement Period (IRP)</p> | <p>Your IRP begins with the first month that we reinstate your disability payments. 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 work and earnings are not SGA. If you receive SSI benefits, the normal income counting rules apply.</p> |
| <p>Medicaid (Medi-Cal in California, AHCCS in Arizona)</p> | <p>Medical coverage provided to a person by the state title XIX program.</p> |
| <p>Medicaid Protection for People with Disabilities Who Work</p> | <p>A state may provide Medicaid coverage for people with disabilities when all these apply:</p> <ul style="list-style-type: none"> • Have earnings that are too high to qualify for SSI under current rules. • Are at least 16, but less than 65 years of age. • Meet state resource and income limits. <p>A state may also provide Medicaid coverage to these people when they lose coverage due to medical improvement, but who still have a medically determinable severe impairment.</p> |
| <p>Medical Improvement Expected</p> | <p>If we approve your claim for disability benefits, we may also decide that we expect your disabling impairment(s) to improve. If so, we will schedule your case for a future review in less than three years.</p> |
| <p>Medicare</p> | <p>Health insurance program for eligible disabled people and people age 65 or older usually consisting of these:</p> <ul style="list-style-type: none"> • Hospital Insurance under Medicare (Part A). • Supplementary Medical Insurance under Medicare (Part B). • Voluntary prescription drug coverage with a Prescription Drug Provider (PDP) (Part D). <p>Low-income beneficiaries with Medicare can get Extra Help paying their prescription drug coverage premiums by filing an application with Social Security. More information is available at: www.socialsecurity.gov/prescriptionhelp.</p> |

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| Medicare for People with Disabilities Who Work | If you are disabled and you return to work, you can buy continued Medicare coverage when your premium-free Medicare ends due to work activity. States are required to help you pay the hospital insurance premiums if you have limited income and resources but are not eligible for Medicaid. |
| Plan to Achieve Self-Support (PASS) | Under an approved PASS, you may set aside income and resources over a reasonable time that will enable you to reach a work goal to become financially self-supporting. You can use the income and resources that you set aside to obtain training or education, purchase equipment, establish a business, etc. We do not count the income and resources that you set aside under a PASS when we decide SSI eligibility and payment amount. |
| Protection and Advocacy for Beneficiaries for Social Security (PABSS) | In every State, U.S. Territory and the Tribal Nations, there is an agency that protects the rights of people with disabilities. This Protection and Advocacy System administers the Social Security's PABSS program. |
| Resources | Resources are anything you own. For example, bank accounts, stocks, business assets, real estate property, or personal property that you can use for your support and maintenance are considered resources. We do not count all of your resources; i.e., life insurance policies, when we decide if you are eligible for SSI benefits. |
| Social Security Disability Insurance (SSDI) | SSDI provides benefits to disabled or blind people who are insured by workers' contributions to the Social Security trust fund. These contributions are based on your earnings (or those of your spouse or parents). Your dependents may also be eligible for benefits from your earnings record. Social Security Disability Insurance is authorized under Title II of the Social Security Act. |
| Student Earned Income Exclusion (SEIE) | If you are under age 22 and regularly attending school, the SEIE allows you to have some of your earnings excluded from your income. We usually adjust the amounts we can exclude each year based on the cost-of living. |
| Subsidies and Special Conditions | Supports you receive on the job that may result in more pay than the actual value of the work you perform. We use only the actual value of the work you perform when we make an SGA decision. |
| Substantial Gainful Activity (SGA) | We will evaluate your work activity if you are applying for or receiving disability benefits under SSDI, or if you are applying for benefits because of a disability (other than blindness) under SSI. Under both programs, we generally use earnings guidelines to evaluate your work activity to decide whether your work is substantial, and whether we may consider you disabled under the law. |
| Supplemental Security Income (SSI) | The SSI program makes cash assistance payments to aged, blind, and disabled people (including children) who have limited income and resources. Supplemental Security Income program is authorized under Title XVI of the Social Security Act. |
| SSI Income | SSI income is: <ul style="list-style-type: none"> • Earned income – money received from wages, including from a sheltered workshop or work activity center, self-employment earnings, royalties and honoraria received for services; and • Unearned income – money received from all other sources; for example, gifts, interest, pensions, Social Security, and veteran's benefits. Unearned income also includes "in-kind income" (food or shelter) and "deemed income" (some of the income of a spouse, parent, or sponsor of an alien). |

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| The Three Tests | We may use these tests to evaluate self-employment income when you initially apply for SSDI, and before you have received SSDI benefits for 24 months. We also use the three tests to determine if we can reinstate your benefits when we evaluate your work activity in the EPE. |
| Ticket to Work (TTW) | The TTW Program is for SSI or SSDI beneficiaries who want to work and participate in planning their employment. Participation in the TTW program increases your available choices when obtaining employment services, vocational rehabilitation services, and other support services you may need to get or keep a job. It is a free and voluntary service. When you participate in the TTW program, you are using your ticket. You might not be subject to a continuing disability review while you are using your Ticket. |
| Trial Work Period (TWP) | The TWP lets you test your ability to work or run a business for at least nine (9) months and receive full SSDI benefits if you report your work activity and your impairment does not improve. |
| Unincurred Business Expenses | Support contributed to your self-employment effort by someone else for example, free rent, donated supplies, or unpaid help from friends or family members. If you are self-employed, we deduct unincurred business expenses from earnings when we make an SGA decision. |
| Unsuccessful Work Attempt (UWA) | An UWA is an effort to do substantial work (in employment or self-employment) that you stopped or reduced to below the SGA level after a short time (six months or less) because of your impairment, or the removal of special conditions related to your impairment that were essential to your work. We do not count earnings during a UWA when we make an SGA decision. |
| Vocational Rehabilitation (VR) | The VR program is a public program administered by a State VR agency in each State or U.S. territory to help people with physical or mental disabilities become gainfully employed. |
| Work Incentives Planning and Assistance (WIPA) Projects | WIPA projects are community-based organizations that receive grants from Social Security to provide Social Security and Supplemental Security Income (SSI) disability beneficiaries, including youth in transition, free access to work incentives planning and assistance. Community Work Incentives Coordinators (CWIC) are professionals who work for WIPAs, meet with beneficiaries, and provide important information about your benefits and how working would affect your Social Security income and health care. |
| Work Incentives Seminars Events (WISE) | A free, internet-based seminar that gives Social Security disability beneficiaries information they need to make a decision about going back to work or working for the first time. WISE topics may include Choosing a Ticket to Work Service provider, Understanding Work Incentives and more. Some WISE address a broad range of disabilities, while others target people in specific disability categories or age ranges. WISE information may be accessed 24-hours per day at your convenience. |

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