



## Social Security Benefits for People with Disabilities

### **SOCIAL SECURITY DISABILITY INSURANCE (SSDI) AND MEDICARE**

**SSDI provides cash benefits to individuals with disabilities or blindness who have worked and paid Social Security taxes for enough years to be covered under Social Security insurance. SSDI may be received by the worker, the worker's widow(er), the surviving divorced spouse, or the worker's child with disabilities. Many people who receive SSDI have earnings as well.**

#### **WHAT HAPPENS TO YOUR SSDI WHEN WORKING?**

If you are receiving Social Security Disability benefits and attempt to work, you are generally entitled to 12 months of work during which your earnings will not affect your benefits. Here's how it works:

You are entitled to a **Trial Work Period** of nine (9) months while you test your ability to work on a regular basis. These 9 months need not be in a row, but they must take place within a 60-month period. At the end of the nine months of Trial Work, the work is reviewed to see if it shows that your work is "substantial." If it is "substantial," you get three (3) more months of benefits before they stop.

#### **What Months Count Toward Trial Work?**

As of January 1, 2023, a Trial Work month is any month in which your earnings are more than \$1,050 gross. If you were working in your own business or profession, the Trial Work Period would be any month in which your earnings are more than \$1,050 gross or you spend more than 80 hours in your business. These amounts increase annually. See the chart on Page six (6) for the amounts in previous years.

#### **Is Your Work Substantial?**

The amount of money you earn is the best gauge of whether your work is substantial, although there are some work incentives that Social Security considers in making this decision that will be explained on the next page. Starting January 1, 2023, monthly gross earnings of over \$1,470 are considered Substantial Gainful Activity (SGA). For people who are blind, the amount of gross earnings indicating Substantial Gainful Activity is \$2,460. If Social Security has found you disabled due to blindness, substitute the \$1,470 amount for the SGA of \$2,460 wherever it appears in this handout. The amount used to determine Substantial Gainful Activity level increases annually based on the national average wage. Refer to the chart on page 6 for the amounts used in previous years.

#### **What Happens If You Don't Earn Above SGA During Trial Work?**

If, after your 9 months of Trial Work, you have not performed substantial work and still have a disability, your benefits will continue. You will use your Extended Period of Eligibility even if your work is not substantial. See Page 3 for information on Extended Period of Eligibility.

## **WORK INCENTIVES AVAILABLE UNDER SSDI:**

SSDI recipients who work may be eligible for a number of Work Incentives, such as:

- **IMPAIRMENT-RELATED WORK EXPENSES (IRWE)**

It often costs more for a person with a disability to work than for other people. Many of these expenses are a result of the disability. Medication you need in order to be able to work, wheelchairs, and a large screen computer to help you see are all items that may be necessary to permit you to work. When **you pay for these types of items yourself**, Social Security may exclude their costs when counting your income to see if you are working at substantial work activity level.

### **What Expenses Can be Deducted as IRWE's?**

Some examples of items that can be deducted under this rule (if you pay for them yourself) are:

- ❖ Costs of medicine
- ❖ Job coaching services
- ❖ Pacemakers, braces, and artificial limbs
- ❖ Attendant care services needed to prepare for work, perform at work, or to get to and from work
- ❖ Modifications to your home, car, or van
- ❖ Some transportation costs, if needed because of your disability

\*Most individuals on SSDI who work will have the option of becoming eligible for the MED-Connect Medicaid Program through the State of Connecticut Department of Social Services (see Page 5). Any medical expenses covered by Medicaid would no longer be considered Impairment Related Work expenses as the individual with the disability would not be paying out-of-pocket for them.

The chart at the end of this pamphlet will help you keep track of your earnings and IRWE's.

- **SUBSIDIES**

Sometimes, a person with a disability may be able to secure "subsidized" employment. This happens when an employee receives supports on the job that result in more pay than the actual value of the services the person performs.

Social Security deducts the value of a subsidy from earnings to determine if a person is performing substantial work activity. This permits a more realistic assessment of the person's ability to perform substantial work activity in an unsubsidized workplace. It also makes the transition to the workplace somewhat easier.

Some examples of Subsidized Employment are:

- An employer or a job coach gives an employee with a disability more supervision than other employees doing the same job yet pays him at the same rate.
- An employer rehires a former employee at the same rate of pay he was getting prior to his disability yet allows him to work fewer hours with lower productivity.
- An employer gives an employee with a disability fewer or simpler tasks to complete than other employees doing the same job yet pays the employee with a disability at the same rate.

- **PLAN TO ACHIEVE SELF SUPPORT (PASS)**

If you are receiving monthly SSDI benefits and have an idea that will bring you closer to independence, you may want to develop your idea into what Social Security calls a "Plan to Achieve Self-Support" or PASS. A PASS is a special program which allows you to use or save money to help you pay for such things as a training program, job coaching or assistance with starting a business. This work incentive usually applies only to the SSI program but sometimes a Social Security Disability (SSDI) beneficiary may become eligible for SSI by using a PASS.

**How does a PASS work for SSDI beneficiaries?**

If you qualify for a PASS, you would use your SSDI benefits to save for the services or items you would need in order to reach the vocational goal that has been approved by Social Security. By using your SSDI benefits in this way, you may become eligible to receive SSI benefits.

**WORK INCENTIVES THAT EXTEND SSDI SAFETY NET**

When benefits stop because you have completed a trial work period and are doing substantial work, you become entitled to a number of work incentives designed to support your ability to work if you continue to have a medical disability. These are considered as Safety Nets in case you find your health prevents you from continuing to work at the same level.

- **EXTENDED PERIOD OF ELIGIBILITY (EPE)**

Holding a job with a disability can be unpredictable. There may be good days and bad days - periods during which it is not possible for you to work, and earnings drop accordingly. For this reason, the rules provide an "extended period of eligibility" designed to protect your right to benefits after a successful trial work period.

The rule says that for **36 months** following a trial work period, you may receive a benefit for any month gross earnings do not exceed \$1,470, so long as you remain medically disabled. This means that for any month you cannot work, or if you work less and your earnings drop below \$1,470, your benefits can be started again without a new application, disability determination, or waiting period. All you have to do is provide proof to your local Social Security office of the change.

The **extended period of eligibility** begins the month after the trial work period ends. It continues for 36 months. If you are earning above SGA (\$1,470 gross) after your trial work period ends, you will receive your SSDI benefits for an additional three-month grace period, which overlaps the first three months of your extended period of eligibility. The "grace period" may occur later if you are not working at SGA at the end of your trial work period.

- **EXPEDITED REINSTATEMENT (EXR)**

If you have completed the 9-month trial work period and the 36-month extended period of eligibility for SSDI and have lost eligibility due to performance of SGA (over \$1,470/month in gross earnings), you may still be able to request reinstatement of your benefits if necessary. EXR requires that **you are unable to continue working above SGA and that you file the request during the 60-month period following the month of termination of SSDI eligibility**. You will be eligible for up to 6 months of benefits while SSA does a medical continuance review to determine if you can be reinstated. These provisional benefits do not have to be paid back to SSA even if it is determined you are not eligible for reinstatement.

For individuals who are receiving both SSDI and SSI, SSI beneficiaries who go off benefits for 12 consecutive months and do not qualify for 1619(b) will also be able to request reinstatement of cash benefits for 60 months. If you are on both SSDI and SSI, you will also be given an SSI handout that explains 1619(b).

### **Changes Effective January 1, 2002**

Work activity no longer triggers a Medical Review for individuals who have been receiving SSDI benefits for at least 24 months. Continuing Disability Reviews not triggered by work activity will be done on a regularly scheduled basis unless you are making progress using Social Security's Ticket to Work program.

### **Ticket to Work**

The Ticket to Work is available to provide Social Security beneficiaries with the support needed to transition to greater financial independence and self-sufficiency. Eligible beneficiaries may choose to assign their Ticket to an Employment Network (EN), the Bureau of Rehabilitative Services (BRS) or the Bureau of Education and Services to obtain the supports and services needed to find and maintain employment. SSA will not conduct a review of your medical condition if you have a signed employment plan and are meeting SSA's standards for timely progress toward your employment goal. Additional information is available by calling the Help Line at 866-968-7842 or 866-833-2967 TTY or online at <https://choosework.ssa.gov>.

## **MEDICAL COVERAGE**

### **I. Medicare**

#### **Medicare Coverage Continues After Benefits Stop**

Much of the expense of working with a disability comes from medical bills. Medical expenses resulting from the disability can be so high that they eat up the extra income from work.

#### **How Long Coverage Continues**

Extended Medicare coverage allows you to keep this benefit for at least 93 months after the end of your Trial Work Period. This coverage may continue no matter how much you are earning during these 93 months. If you are still medically disabled when the Medicare coverage ends, you can purchase Medicare benefits. In some instances, if your income is low enough, it may be possible for the state Medicaid program to pay this coverage for you.

### **II. Medicaid**

#### **Medicaid Coverage for SSDI Recipients**

If you receive SSDI *and* State Supplement before you begin working and then lose your State Supplement because of earnings, you can keep your Medicaid benefits as long as you continue to have a disability and your income and liquid assets are below a certain level. This regulation is called 1905q. DSS calls this S-04. Currently, the limit for earned income is \$54,502 (2023) and the asset limit is \$1,600 for a single individual. If you were not receiving State Supplement, but had SSDI and Medicaid coverage, you may still be able to retain Medicaid (see below). Also, if you received SSI that stopped due to earnings, you would continue Medicaid under 1619b (S-04) with the same income limit and a \$2,000 asset limit. See the SSI handout for additional information.

## **MED-Connect**

Connecticut's MED-Connect program provides Medicaid coverage to individuals who are 18 years of age or older and are working despite having a medical impairment, even if their income and/or assets exceed the usual Medicaid limits. To be eligible, a person must work and pay F.I.C.A. taxes or have bonafide wage stubs proving earnings if not paying F.I.C.A. Income may be as great as \$75,000 annually (\$6,250 a month) and liquid assets may be as high as \$10,000 for a single person or \$15,000 for a couple. A home and one vehicle are not counted as assets; monies held in retirement accounts, individual development accounts, medical accounts, and accounts for disability related expenses are also excluded. A spouse's income is not considered in determining initial eligibility for MED-Connect but it is used to calculate a possible premium.

If you are found to be medically improved by SSA but still have a significant medically determinable impairment, you can keep Medicaid as long as you work and earn a monthly wage equal to or greater than the Federal minimum wage times 40 (Currently \$7.25/hour so earnings per month must be at least  $\$7.25 \times 40 = \$290.00$ ). You will then be under the Title XIX **Medically Improved Group**.

## **The chart and information below are meant to help you keep track of your earnings and IRWEs.**

### **How to use the chart:**

1. Enter your earnings for each month. Monthly earnings to be used in this chart are based on your gross weekly earnings x 4.3 (4.3 is the average number of weeks in a calendar month), not on paychecks received during a calendar month. If Social Security doesn't have the breakdown for your earnings, a new law allows them to use when you got paid instead. It may be to your advantage to give them the breakdown.
2. Trial Work Period (TWP) begins 1st month above TWP Limit (\$1,050/month for 2022) and ends 9th month above TWP Limit. These months do not have to be in a row but must be within a five-year period.
3. **Once Trial Work Period has ended**, you can use Impairment Related Work Expenses (IRWEs) to reduce your countable income. Enter the amount of IRWEs and subtract from gross wages. Remember to keep proof of IRWEs (i.e., receipts and canceled checks) to present to Social Security.
4. Grace Period - Checks are received for the first month above Substantial Gainful Activity (SGA) after Trial Work ends and for 2 additional months. SGA for 2022 is \$1,470 gross.
5. Extended Period of Eligibility (EPE) - Begins the month after TWP is completed and ends after 36 consecutive months. EPE months are counted even if you stop working after Trial Work Period is completed.
6. Termination - Eligibility for SSDI stops the first month of SGA after EPE ends unless you have not used the Grace Period (See #4 above).

<i>Year</i>		<i>Jan</i>	<i>Feb</i>	<i>Mar</i>	<i>Apr</i>	<i>May</i>	<i>Jun</i>	<i>Jul</i>	<i>Aug</i>	<i>Sept</i>	<i>Oct</i>	<i>Nov</i>	<i>Dec</i>
	Wages - IRWEs												
	= Subtotal												
	Wages - IRWEs												
	= Subtotal												
	Wages - IRWEs												
	= Subtotal												
	Wages - IRWEs												
	= Subtotal												
	Wages - IRWEs												
	= Subtotal												

**Trial Work and Substantial Gainful Activity amounts usually change in January.**

	<b>Trial work month</b>	<b>Hours for self-employment</b>	<b>SGA for non-blind beneficiaries</b>	<b>SGA for blind beneficiaries</b>
2023	\$1,050	80	\$1,470	\$2,460
2022	\$970	80	\$1,500	\$2,260
2021	\$940	80	\$1,310	\$2,190
2020	\$910	80	\$1,260	\$2,110
2019	\$880	80	\$1,220	\$2,040
2018	\$850	80	\$1,180	\$1,970
2017	\$840	80	\$1,170	\$1,950
2016	\$810	80	\$1,130	\$1,820
2015	\$780	80	\$1,090	\$1,820
2014	\$770	80	\$1,070	\$1,800
2013	\$750	80	\$1,040	\$1,740

**For more information about the ways work affects State Supplement, Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), Medicare, Medicaid and other benefits and services, contact a Benefits Specialist/Community Work Incentive Coordinator in your area. To find the Benefits Specialist closest to you call:**

**The Connect to Work Project**  
**Department of Aging and Disability Services/Bureau of Rehabilitation Services**  
**(800) 773-4636** **Rev: 01/17/2023**

---

The Department of Aging and Disability Services' programs are available to all applicants and recipients without regard to race, color, creed, sex, sexual orientation, age, disabilities, learning disabilities, national origin, ancestry, or language barriers. Auxiliary aids are also available for blind or visually impaired persons. The Department of Aging and Disability Services is an equal opportunity, affirmative action employer.

Published by the  
Connecticut Department of Aging and Disability Services  
Publication No.14-01, Rev. January 2023

Although Social Security reviewed this document for accuracy, it does not constitute an official Social Security communication. We published this document at U.S. taxpayer expense.

---

