

# NC DIVISION OF SERVICES FOR THE BLIND POLICIES AND PROCEDURES VOCATIONAL REHABILITATION

---

<b>Section:</b>	<b>S</b>
<b>Title:</b>	<b>Social Security SSDI Work Incentives At-A-Glance</b>
<b>Current Effective Date:</b>	<b>02/08</b>
<b>Revision History:</b>	<b>Revised 08/05; 12/06; 12/07</b>

---

## **Trial work period**

The Trial Work Period (TWP) allows the Social Security Disability Insurance (SSDI) (Title II) recipient to test his/her ability to work for at least nine months. During the period the recipient will receive full Social Security Administration (SSA) benefits regardless of earnings long as earnings are reported and there continues to be a disabling condition. The TWP continues until nine months within a 60-month period have been complete.

## **Extended period of eligibility**

After the TWP, the recipient has 36 months during which he/she can work and still receive benefits for any month his earnings are not "substantial." In **2008**, earnings of **\$940** or more (**\$1570 if blind**) are considered Substantial Gainful Activity-(Substantial Gainful Activity).

No new application or disability decision is needed to receive a Social Security disability benefit during this period.

## **Quick Benefit Restart**

After benefits stop because earnings are substantial, there is a five-year period in which the previous recipient may ask SSA to start benefits immediately if he is unable to continue working because of the disabling condition. The previous recipient will not have to file a new disability application and will not have to wait for benefits to start while the medical condition is being reviewed to ensure the continuation of the disability.

## **Continuation of Medicare**

If Social Security disability benefits stop because of earnings, but the disability continues, free Medicare Part A coverage will continue for at least 8½ years after the nine-month trial work period. After that, the previous recipient can buy Medicare Part A coverage by paying a monthly premium.

## **Work expenses related to your disability**

Certain items and services that people without disabilities do not pay for might be deducted from earnings before consideration for continued eligibility for benefits. For example, because of your medical condition, you may need to take a taxi to work instead of public transportation. The recipient might be able to deduct the cost of the taxi from monthly earnings before SSA determines if the recipient is still eligible for benefits (Blind Work Expense's (BWE) and Impaired Related Work Expense's (IRWE).

## **How earnings affect your Social Security benefits**

During the TWP, there are no limits on earnings. During the 36-month extended period of eligibility, the recipient can usually make no more than \$940 [\$1570 for blind--see Substantial Gainful Activity (SGA), 2008] a month or benefits will stop; but, the work expenses you have as a result of the disability are deducted when SSA counts your earnings to see if they can help the recipient keep more. If there are extra work expenses, earnings could be substantially higher before they affect benefits. This substantial earnings amount usually increases each year. SSA deducts work expenses related to the disability from earnings before it determines if the recipient is still eligible for

benefits. These expenses may include the cost of any item or service needed to work, even if the item or service also is useful to the recipient in daily living. Examples include prescription drugs, transportation to and from work (under certain conditions), a personal attendant or job coach, a wheelchair or any specialized work equipment.

**If the wage earning recipient loses his job**

If the recipient loses his job during a TWP period, benefits are not affected. If the job is lost during the 36-month extended period of eligibility, call SSA and benefits will be reinstated as long as the disability continues.