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# Social Security Administration Work Incentives

**Work Incentives** are special rules make it possible for people with disabilities receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) to work and earn income and still receive monthly cash benefits and/or Medicare or Medicaid. Social Security calls these rules "work incentives”. Below is a list of the more prominent work incentives. To obtain information on all SSA work incentives, use the [**SSA Redbook – A Guide to Work Incentives**](https://www.ssa.gov/redbook/).

## SSDI and SSI Work Incentives

* [**Impairment Related Work Expenses**](https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm#IRWE) – SSA deducts the cost of certain impairment-related expenses that a beneficiary needs in order to work from his/her earnings when they decide if the person is performing substantial work. Examples of impairment-related expenses are things such as a wheelchair, certain transportation costs and specialized work-related equipment.
* [**Subsidies and Special Conditions**](https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm#SASC) – This refers to support a beneficiary receives on the job that could result in you receiving more pay than the actual value of the services performed. SSA deducts the value of subsidies and special conditions from the person’s earnings when deciding if someone is working at the SGA level.
	+ Following are examples of subsidies and special conditions:
		- Person receives more supervision than other workers doing the same or a similar job for the same pay.
		- Person has fewer or simpler tasks to complete than other workers who are doing the same job for the same pay.
		- Person has a job coach or mentor who helps you perform some of your work.
* [**Expedited Reinstatement (EXR)**](https://www.ssa.gov/disabilityresearch/wi/exr.htm) - If a person’s benefits ended because of work and earnings, he or she can request that benefits start again without having to complete a new application. While we determine whether you can get benefits again, SSA can provide provisional (temporary) benefits for up to 6 months.

## SSDI Work Incentives

* [**Trial Work Period**](https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm#TWP) – TWP allows a person to test his or her ability to work for at least 9 months. During the trial work period, a beneficiary receives full disability benefit regardless of how much is earned as long as work activity (wages) have been reported and there continues to be a disabling impairment. The 9 months does not need to be consecutive and the trial work period will last until he or she accumulates 9 months within a rolling 60-month period. Certain other rules apply.
* [**Extended Period of Eligibility**](https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm#EPE) - If disability benefits stop after successfully completing the trial work period because someone is working at the Substantial Gainful Activity (SGA) level, SSA can automatically reinstate benefits without a new application for any months in which earnings drop below the SGA level. This reinstatement period lasts for 36 consecutive months following the end of the trial work period. SSDI cash benefits can be received for any month during this time when earnings are below SGA. You must continue to have a disabling impairment in addition to having earnings below the SGA level for that month. Note: other work incentives can be utilized during the EPE, such as Impairment Related Work Expenses.
* [**Continuation of Medicare coverage**](https://www.ssa.gov/redbook/eng/ssdi-only-employment-supports.htm#4) - Most persons with disabilities who work will continue to receive at least 93 consecutive months of Hospital (Part A); Supplemental Medical Insurance (Part B), if enrolled; and Prescription Drug coverage (Part D), if enrolled, after the 9-month Trial Work Period. 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 7 years and 9 months.)

## SSI Work Incentives

* **1619(b)** - SSI beneficiaries who have earnings too high for a SSI cash payment may remain eligible for Medicaid under 1619(b) even after their SSI check stops.
* [**Blind Work Expenses**](https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm#BWE) - Earned income that a blind individual uses to meet the expenses of working does not count when we determine SSI eligibility and payment amount. The expenses do not need to be related to blindness and include earned income used to pay income taxes, meals consumed during work hours, transportation costs and guide dog expenses.
* [**Student Earned Income Exclusion**](https://www.ssa.gov/redbook/eng/ssi-only-employment-supports.htm#2=&a0=2) - If a SSI recipient is under age 22 and regularly attending school, SSA does not count up to $1,930 of earned income per month when figuring the SSI payment amount. The maximum yearly exclusion is $7,770. These numbers are for 2021 and change annually based on cost-of-living.
* [**Plan to Achieving Self-Support**](https://www.ssa.gov/disabilityresearch/wi/pass.htm) - A plan to achieve self-support allows a person to use income and to reach a work goal. For example, a person can set aside money to go back to school, or to get specialized training for a job or to start a business. The work goal should be a job that allows the person to earn enough to reduce or eliminate the need for benefits provided under the Social Security and Supplemental Security Income programs. SSA does not count the money or resources set aside under an approved PASS when they decide initial or continuing eligibility for SSI. Having a PASS may help you qualify for SSI or may increase the amount of your SSI payment. Having a PASS account allows you to maximize your benefits by saving any earned income or SSDI amount for your PASS goal while receiving a SSI payment.
* [**Property Essential to Self-Support**](https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm#PESS) – SSA does not count some resources that a person needs to be self-supporting when they decide if someone is eligible for SSI. For example, SSA does not count property such as tools or equipment that are used for work. Or, if a person has a trade or business, SSA does not count property such as inventory.