

Impairment Related Work Expenses (IRWE)

SSA deducts the cost of certain impairment-related expenses that you need in order to work from your earnings when we decide if you are performing substantial work. Examples of impairment-related expenses are things such as a wheelchairs, certain transportation costs and specialized work-related equipment.

Subsidies and Special Conditions

"Subsidies" and "Special Conditions" refer to support you receive on the job that could result in your receiving more pay than the actual value of the services you performed. We deduct the value of subsidies and special conditions from your earnings when we decide whether you are working at the SGA level.

Following are examples of subsidies and special conditions:

- 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 who are doing the same job for the same pay.
- You have a job coach or mentor who helps you perform some of your work. [Clarification](#)

Continued Payment Under a Vocational Rehabilitation Program (also known as Section 301 Payments)

- If you medically recover and no longer meet SSA's definition of disability, your monthly payments can continue if you are actively participating in an approved VR program that is expected to help you become self-supporting. Your monthly SSDI and/or SSI Payments can continue until you complete the program.
- Plan to Achieve Self-Support (PASS)
- A plan to achieve self-support allows you to use your income and/or things you own to reach a work goal. For example, you can set aside money to go back to school, or to get specialized training for a job or to start a business. Your goal should be a job that allows you to earn enough to reduce or eliminate your need for benefits provided under the Social Security and Supplemental Security Income programs

Unsuccessful Work Attempt

An unsuccessful work attempt is an effort by a disabled individual to do substantial work that either stopped or produced earnings below the Substantial Gainful Activity level after 6 months or less because of:

- The individual's disabling condition, or
- elimination of the special services or assistance that the individual needed in order to work.





Help you try out work (test the waters)

Trial Work Period

The trial work period allows you to test your ability to work for at least 9 months. During your trial work period, you will receive your full disability benefit regardless of how much you earn as long as your work activity has been reported and you continue to have a disabling impairment. The 9 months does not need to be consecutive and your trial work period will last until you accumulate 9 months within a rolling 60-month period. Certain other rules apply.

Extended Period of Eligibility

If your disability benefits stop after successfully completing the trial work period because you worked at the substantial gainful activity (SGA) level, we can automatically reinstate your benefits without a new application for any months in which your earnings drop below the SGA level. This reinstatement period lasts for 36 consecutive months following the end of the trial work period. You must continue to have a disabling impairment in addition to having earnings below the SGA level for that month.

Continuation of Medicare Coverage

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.)

Medicare for People with Disabilities Who Work

After premium-free Medicare coverage ends due to work, some persons who have returned to work may buy continued Medicare coverage, as long as they remain medically disabled. Some persons with low incomes and limited resources 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.



SSDI Work Incentives



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