

Work Incentives for People on SSDI (Social Security Disability Insurance)

MN Work Incentives Connection Fact Sheet #1

January 2010

Trial Work Period - Social Security allows you a 9-month Trial Work Period to test your ability to return to work. A trial work month is used anytime you earn over \$720 per month in 2010 (\$700 per month in 2009). The 9 months need not be consecutive. During the Trial Work Period, you continue to receive SSDI payments with no upper limit on earnings. **Remember, SSDI counts income in the month it is earned.** For example, your earnings for work performed in April count in April, no matter when pay is received.

Extended Period of Eligibility - The Extended Period of Eligibility begins immediately following the end of the Trial Work Period. It lasts for 36 consecutive months, whether you work or not. During the Extended Period of Eligibility, you continue to receive SSDI cash payments as long as your countable, monthly, gross earnings are below the Substantial Gainful Activity level (in 2010, \$1,000; \$1,640, if blind). Your SSDI cash payment will stop for any month in which you earn over the Substantial Gainful Activity level. If your wages later decrease below the Substantial Gainful Activity level and you are still in the Extended Period of Eligibility, your SSDI cash payment can be restarted without reapplying for benefits.

If you are in the Extended Period of Eligibility and have the potential to earn above the Substantial Gainful Activity level, the work incentives below may help. These work incentives can reduce the amount of earnings counted by Social Security, which may allow your SSDI cash payments to continue.

Impairment Related Work Expenses- If you pay out of your own pocket for things you need in order to work,

those expenses may be deducted from your countable earnings. The expenses must also be related to your disability or a medical condition that affects your ability to work. Examples of Impairment Related Work Expenses include: Medical Assistance or insurance co-pays, equipment or vehicle modifications, and some other transportation expenses.

Subsidy – You may have a subsidy if you receive extra support on the job because of your disability. Examples of subsidy are: job coaching, extra assistance from a co-worker or supervisor, extra time to complete work, extra breaks, or different job duties than others with the same or similar job title. Unlike Impairment Related Work Expenses, a subsidy does not have to be paid for out of your own pocket.

Plan for Achieving Self-Support (PASS) – If you have a specific vocational goal that will help you to become self-sufficient, a Plan for Achieving Self-Support may help you. PASS can help with schooling, buying a vehicle, buying interview clothing, temporarily paying day care costs, or paying for new business start-up costs.

Medical Assistance for Employed Persons with Disabilities allows Minnesotans with disabilities who work to receive Medical Assistance at relatively low cost. To be eligible, you must have a disability; be between the ages of 16 and 64; and have more than \$65 in gross earnings each month. You must also pay a monthly premium, based on your income and household size, and have no more than \$20,000 in assets (not counting retirement accounts & personal belongings). Your spouse's income and assets are not counted.



Answers, Choices, Possibilities

This is just a brief sketch of these work incentives. If you think any apply to you, please call the MN Work Incentives Connection for more information: 651-632-5113 or 1-800-976-6728 (TTY: 651-632-5110 or Minnesota Relay – 711)