

## **SOCIAL SECURITY ADMINISTRATION CHANGES FOR 2010**

### **SSDI/RSDI – No Cost of Living Adjustment**

People on SSDI/RSDI will not receive a cost of living adjustment (COLA) in January 2010. Social Security calculates the annual COLA, based on the Consumer Price Index (CPI-W). Due to the recession, there was no increase in the CPI-W, so the formula resulted in a zero increase for 2010.

### **Trial Work Period Months (for persons on SSDI)**

The minimum amount of earnings for a Trial Work month will increase from \$700 to **\$720 per month** in 2010. The Trial Work Period is nine months (not necessarily consecutive) during which an SSDI/RSDI beneficiary may test his or her ability to work. Beginning January 2010, if a person earns more than \$720 in a month, it will count as one of the nine Trial Work Period months. If self-employed, working more than 80 hours in a month may also count as a Trial Work month, regardless of income.

### **Substantial Gainful Activity (SGA) Level for People with Disabilities:**

The Substantial Gainful Activity (SGA) level for people with disabilities will increase from \$980 to **\$1,000 per month** in 2010. When applying for SSI, SSDI or RSDI, a person's earned income must be below the SGA level. Once benefits are approved, the SGA is only relevant for those on SSDI or RSDI. After the Trial Work Period has been completed, persons on SSDI/RSDI may lose their cash benefits if their earned income goes over the SGA level. However, special work incentives may allow them to earn more. Call the Work Incentives Connection for further information.

### **Substantial Gainful Activity (SGA) for People who are Blind:**

The SGA for people who are blind will remain **\$1,640 per month** in 2010.

### **SSI Federal Benefit Rate**

The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) will remain the same in January 2010 (**\$674 for individuals; \$1,011 for a couple**). The FBR is the maximum amount someone on SSI can receive if they have no other income. The FBR is also important in calculating how a person's SSI payment is affected when they work. If you receive SSI and want to know how this applies to your situation, call the Work Incentives Connection.

Resource limits for SSI and SSI 1619(b) will remain the same (\$2,000 for an individual; \$3,000 per couple).

### **Student Earned Income Exclusion (for people on SSI)**

The Student Earned Income Exclusion is an SSI work incentive, which enables students to earn money to pay for school expenses. A portion of the money the student earns is not counted in determining how much their SSI payment is reduced because of their work. In 2010, the Student Earned Income Exclusion will remain the same as in 2009. Up to **\$1,640 per month** may be excluded, with a maximum **annual exclusion of \$6,600** per year.

### **SSI 1619(b)**

People whose earnings cause their SSI cash payment to be reduced to zero may be eligible for continued Medical Assistance coverage through the SSI 1619(b) program. In 2010, Minnesotans who qualify for SSI 1619(b) can earn **up to \$49,245 per year** and keep their Medical Assistance. (Those with high health care expenses can earn more.)