

Social Security Disability Insurance (SSDI)

Trial Work Period – A period of nine months (not necessarily consecutive) during which the earnings of a Social Security beneficiary who is blind or disabled will not affect his or his benefit. (The nine months of work must occur within a 60-month period.
(2008-\$670)

Extended Period of Eligibility – For at least three years after a successful trial work period, a Social Security beneficiary who is blind or disabled may receive a disability benefit for any month that his/her earnings are below the substantial gainful activity (SGA) level (for 2009 SGA will be \$980.00 gross per month, for people who are **blind 2009** SGA will be \$1640 gross per month for a blind individual).

Continuation of Medicare – If Social Security disability payments stop because a person has earnings at or above the substantial gainful activity level, but the person is still disabled, Medicare can continue for at least 93 months after the Trial Work Period has ended. After that, the person can buy Medicare coverage by paying a monthly premium.

Special Rules for Persons Who Are Blind – Several special rules apply to working beneficiaries who are blind. For example, in 2009, they can earn up to \$1640.00 before their benefits are affected.

Subsidies and Special Conditions - Support that is received on the job that could result in the disabled person receiving more pay than the actual value of the services performed. SSA deducts the value of subsidies and special conditions from earnings when deciding whether work is at the SGA level

The first work incentive available to you is a Trial Work Period (TWP). There are nine months in a TWP, not necessarily used consecutively, that you can have unlimited earnings without affecting your SSDI cash benefit. There is a benchmark amount that SSA uses to determine whether earnings constitute a TWP month. In 2009 that amount is \$700.00 gross/month. Remember that they do not have to be used consecutively, but they do need to occur within a 60-month rolling period. .

Once all of your Trial Work Period months are used, you will begin your Extended Period of Eligibility (EPE). The Extended Period of Eligibility is a 3 year period during which you are still eligible, but you may or may not receive your disability check based on your work activity. During the EPE, SSA will be looking at your earnings to see if you are earning over substantial gainful activity (SGA). 2009 SGA is 980.00 gross/month The basic rule is: if you are under SGA, you still receive your check; over SGA, no check.

You also have the option of purchasing Medicaid under a program known as MAWD (Medical Assistance for Workers with Disability) should your earnings exceed standard SSI/Medicaid thresholds, or you save between \$2000 and \$10,000 in countable resources.

Once the EPE is *completed* you may *terminate* your benefits if you earn/perform SGA (\$980.00 gross per month for 2009)

Work Incentives That May Apply to BOTH Social Security Disability Insurance and Supplemental Security Income

Impairment Related Work Expenses – Certain expenses for things a person with a disability needs because of his/her impairment in order to work may be deducted when counting earnings.

Recovery During Vocational Rehabilitation – If a person recovers while participating in a vocational rehabilitation program that is likely to lead to becoming self-supporting, benefits may continue until program ends.

Ticket to Work. The "Ticket to Work" is a specialized work incentive. It is intended for anyone ages 18-64 receiving SSI and/or SSDI who is interested and capable of working. Please Contact Maximums at 1866-968-7842 to receive your Ticket and a list of participating providers.