



Interested in Work?

Check out these six facts about
returning to work that apply to
both SSI and SSDI recipients!

1

Whether you receive SSI or SSDI
benefits, there are protections in
place to support you as you enter
or re-enter the world of work!



Some Social
Security Work
Incentives
apply for both
SSI and SSDI
recipients.

Did you Know?

There are ways to maintain
Medicaid/Medicare coverage as
you return to work!

2

The Ticket to Work
program is free and
voluntary. It provides
access to employment
support services to help
you reach your goals!

3



Impairment Related Work
Expenses are costs for services
or items that you need in order
to work that you can deduct
from your countable income!
Think: copays, medications,
counseling, assistive
technology, etc.!

4

If you successfully return to work and
lose your eligibility for SSI/SSDI
payments but stop work within 5 years
of when your benefits ended, you may
be eligible for expedited reinstatement.
This means your benefits will turn back
on while SSA conducts a review to
ensure you are still eligible.

5

In New Jersey, the Family Resource
Network offers NJ WINS, a program
that provides personalized benefits
assistance planning! Find out more at
njwins.org.

6

You Can Work!

SSI WORK INCENTIVES

1

EARNED INCOME EXCLUSION

What does this mean?

The Social Security Administration (SSA) does not count the first \$65 of earnings received monthly in the calculation of your SSI payment, and only counts half of what you earn beyond the first \$65.



2

STUDENT EARNED INCOME EXCLUSION

What does this mean?

If you are under 22 years old and in school, SSA lets you exclude earnings from your countable income. The amount of earnings you are allowed to exclude changes annually.



3

MEDICAID ELIGIBILITY AND BUY-IN

What does this mean?

If your earnings are enough to end your cash SSI payment but below an annual threshold, you remain eligible for Medicaid. You may pay a monthly premium for this coverage, payment is based upon your income.



4

PLAN TO ACHIEVE SELF-SUPPORT (PASS)

What does this mean?

You can create a plan to set aside income or resources for expenses related to reaching a specific work goal. This is a written plan that, once approved by SSA, allows you to save money that is not counted as a resource for SSI eligibility determination, nor will it lower your monthly SSI payment.



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You Can Work!

SSDI WORK INCENTIVES

1

TRIAL WORK PERIOD

What does this mean?

The trial work period (TWP) allows SSDI recipients to test the waters of employment for at least 9 months. During this time, you can earn any amount of income and your SSDI check will not be impacted, so long as you report your earnings and continue to meet disability eligibility guidelines. <https://choosework.ssa.gov/>



2

EXTENDED PERIOD OF ELIGIBILITY

What does this mean?

After your TWP ends, you enter a 36-month extended period of eligibility (EPE). During this time, you will receive your full SSDI benefit for all months that your earnings are below the annually-determined substantial gainful activity (SGA) amount. If your earnings are above SGA and benefits cease, they can restart without a new application if you are still within the 36-month EPE.



3

CONTINUATION OF MEDICARE COVERAGE

What does this mean?

Most SSDI recipients who return to work will remain eligible for Medicare for 93 months after their TWP ends. After the end of the 93 month period, you can buy continued Medicare coverage as long as you continue to meet disability requirements.



4

PROTECTION FROM DISABILITY REVIEWS

What does this mean?

Work activity alone will not lead to a medical continuing disability review if you:

- have received SSDI for at least 24 months OR
- are participating in the Ticket to Work program



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