

SSDI and Employment

Trial Work Period

TWP

"The make all you can phase"

1. I can make all the money I am able and still keep my full cash check
2. For 2016, monthly earnings over \$810 will be counted as a TWP month
3. Once I collect 9 TWP months in a rolling 60 month period, I will move on to the next phase of benefits (EPE)
4. SGA is NOT a factor during TWP

NO SGA!!!

What is Substantial Gainful Activity (SGA)?

SGA is fairly complex, but a key measurement is the countable income from employment a beneficiary EARNs in a calendar month. For 2016, a person is considered to be working over SGA when COUNTABLE income is over \$1,130 per month. Use of work incentives can help reduce countable income.

Extended Period of Eligibility

EPE Re-Entitlement

"The all or nothing phase"

1. Lasts for exactly 36 months after the TWP ends
2. If monthly countable earnings is higher than SGA, then my check will be "paused" for that month
3. If monthly countable earnings is lower than SGA, then my full cash check continues
4. Earnings from work will not terminate my benefits
5. Medicare continues for at least 7 years and 9 months after TWP if SSDI check stops due to work
6. Some "deductions" may be available to help reduce my countable earnings

\$ Gross Earnings
 -\$ Sick/Vacation/Holiday
 -\$ IRWE
 -\$ Subsidy
 = Countable Earnings

EPE After 36 Months

EPE After 36 Months

"After 36 months Phase"

1. My benefits will continue indefinitely if my countable earnings is below SGA and I don't have a medical recovery
2. If my countable earnings is above SGA my benefits will terminate
3. If my earnings drops back below SGA within 60 months of termination, I can request Expedited Reinstatement (ExR)
4. While waiting for an ExR decision, I will be given provisional benefits for up to 6 months
5. If approved for ExR, I get a new TWP/ EPE/ExR and continuation of Medicare

2016 SGA
 \$1,130 for Non-Blind
 \$1,820 for Blind

SSDI Tracking Chart

TWP: 05=\$590, 06=\$620, 07=\$640, 08=\$670, 09=\$700, 2010-12=\$720, 13=\$750, 14=\$770, 15=\$780, 16=\$810 (POMS DI13010.060)

SGA: 05=\$830, 06=\$860, 07=\$900, 08=\$940, 09=\$980, 2010-11=\$1000, 12=\$1010, 13=\$1040, 14=\$1070, 15=\$1090, 16=\$1130 (POMS DI10501.015)

SGA (blind): 05=\$1380, 06=\$1450, 07=\$1500, 08=\$1570, 2009-11=\$1640, 12=\$1690, 13=\$1740, 14=\$1800, 2015-16=\$1820 (POMS DI10501.015)

Year:	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Countable \$												
Benefit Type												
Year:	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Countable \$												
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Benefit Type												

Things I should do when receiving SSDI!

1. Update SSA if I start working or stop working
2. Report wages EARNED on each month that a TRIGGER event happens
3. Report earnings to other benefits programs like HUD, SNAP, QMB and LIS
4. Contact a benefits counselor if I plan on getting married
5. Contact a benefit planner if I need additional assistance

Trigger Events: Most SSA offices do not want you to report earnings every month for SSDI as they do for SSI benefits. They typically want you to report when a trigger event occurs. Typically you should report to SSA when you start or stop a job or if you have a change in earnings that will cause your income to be above or below the TWP or SGA level. Check with your local SSA office about reporting requirements. When in doubt...REPORT!