



Work Incentives for SSDI

Disclaimer: This presentation is for information purposes only. SSA regulations and other information may change. Always check with the original source for the most up to date information.

2026

Welcome!

- **Session Is Being Recorded**
- Moderators/Presenter
- WEBINAR Attendees
 - Audio Muted
 - Video Off
- Zoom House Keeping RIBBON
- **Q & A Communication**
 - Type questions
 - Moderator will share questions with presenters
 - Those with Questions may be unmuted.
 - Participant list – raise hand

Accessibility

Thank you Sponsors!

EOHHS

- DHS- Office of Rehabilitation Services
- Behavioral Health, Developmental Disability and Hospitals

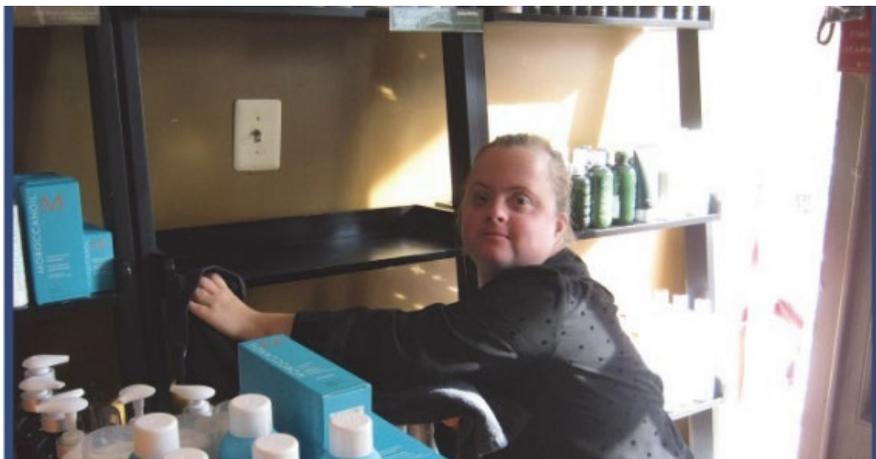
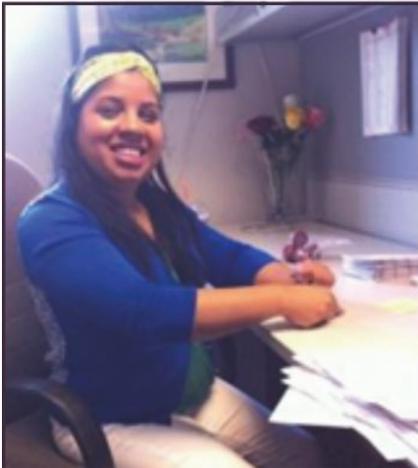
Work Incentives for SSDI AGENDA

Disclaimer: This presentation is for information purposes only. SSA regulations and other information may change. Always check with the original source for the most up to date information.



- Accessing Work Incentive and Benefits Counseling
- Differences SSI vs. SSDI
- Overview Of SSDI Work Incentives
- Reporting Earnings
- ABLE Account
- Resources
- Satisfaction Poll

Benefits of Employment



Work is an Expected Adult Role

- Helps us use skills; develop new skills/goals
- Affords new opportunities for friendship/social activity
- Makes life more balanced, satisfying, meaningful
- Improves Mental and Physical health & Financial well-being
- Paying Social Security Taxes can result in eligibility for SSDI and Social Security Retirement

Work Incentive Information and Benefits Counseling

Information Beneficiaries Need to Know

- Impact of earnings on SSI and/or SSDI
Medicaid and/or Medicare
- SSA Work Incentives (WI)
- SSA Wage Reporting Options
- Avoiding/reducing overpayments
- Guidance on Resource Limits

Resources at the [Sherlock Center's WI Webpage](#)

Access Benefits Counseling

Work Incentive Planning and Assistance

- Ticket to Work Helpline:
1-866-968-7842 or 1-866-833-2967 (TTY/TDD)
Helpline referrals sent to WIPA CT/RI Project
- Other sources for Benefits Counseling:
ORS: Discuss with your VR counselor
BHDDH-DDD: Submit EERF Form

Social Security Benefits – If Disabled

Program Differences

SUPPLEMENTAL SECURITY

INCOME (SSI): Little or no income or savings

- May receive payment of \$994(2026) or less
- Receive Medicaid upon eligibility
- Get paid 1st of the month
- Small Supplementary Payment from State of RI

SOCIAL SECURITY DISABILITY INSURANCE

(SSDI): Have work history or ARE disabled child or spouse of qualified worker

- Amounts Vary
- Receive Medicare after 24 months of entitlement
- Receive payment on 3rd of the month or on a Wednesday
- If low SSDI, may receive SSI too

Confirming Your SSI & SSDI Benefits

My Social Security Account

Create a My Social Security Account
www.ssa.gov/myaccount/

Award Letter

Award Letter or other letters from Social Security.

Helpline

Ticket to Work Helpline:
1-866-968-7842
tty:
1-866-833-2967

SSDI: 4 IMPORTANT Things to Know



Confirm what benefit/s you receive: SSI or SSDI- Different Work Incentives for Different programs.



Benefits consist of \$ and Health Insurance



Impact on Benefits Based on Earnings not Hours!



If cash benefits end due to earnings Health Insurance may continue!

TYPES OF DISABILITY BENEFITS – TITLE II

A DISABILITY INSURANCE PROGRAM –
MUST BE BLIND OR DISABLED AND HAVE “INSURED STATUS”

Social Security
Disability Insurance

- **SSDI**
- Based on your own contributions

Disabled
Widow's/Widower's
Benefits

- **DWB**
- Based on spouse's contributions

Childhood Disability
Benefits

- **CDB**
- Based on parent's contributions



SSDI Phases

- 1. Trial Work Period (TWP)**
- 2. Extended Period of Eligibility (EPE)**
- 3. Post-EPE - Expedited Reinstatement may be an option**

HOW DOES WORK AFFECT TITLE II BENEFITS?

- May be entitled to full cash payments for **at least 12 months** while working!
- Some people may receive Title II benefits for much longer.

9 month
Trial Work
Period

1
Cessation
month

2 Grace
Period
months

SSDI PHASE 1:

TRIAL WORK PERIOD (TWP)

Remember:

The TWP applies to Title II benefits only (SSDI/CDB/DWB)

- Allows person to test his/her ability to work
- **Receive full Title II check regardless of earnings**
- Month counts as TWP month when gross earnings exceed **2026-** \$1210
- TWP ends when you use 9 TWP months within rolling 60-month period.

WARNING: If you have worked since entitlement to SSDI, you may have used some or all of your Trial Work Period. Meet with a Benefits Counselor and/or obtain a Benefits Planning Query (BPQY) to verify status. You get only 1 TWP per period of eligibility!

SSDI PHASE 1:

TRIAL WORK PERIOD (TWP)

**TWP
Above/ Will Count**

	Monthly Earning	9 Mos TWP	TWP STATUS
2026 \$16.00@ 20 hours	\$1385	\$1210	YES TWP month

SSDI: Substantial Gainful Activity (SGA)

What is SGA?

SGA IS MUCH MORE THAN A NUMBER!

Substantial:

- Significant physical or
- mental work or
- A combination of the two .

Gainful:

- Work done for pay or profit,
- Of a nature generally done for pay or profit,
- Or intended for profit, even if a profit is not realized.

Substantial Gainful Activity (SGA) Continued

How is SGA Decided?

Earnings Guidelines

- 2026
 - \$1690 Disabled, not blind
 - \$2830 Disabled, Blind

What Else Affects SGA Decision?

Not all income is counted.
Work Incentives May be
Applied

**SGA IS MUCH MORE
THAN A NUMBER!**

SSDI

Substantial Gainful Activity

**SGA
is a Decision
NOT
a Number**

	Monthly Earning	SGA Not blind	SGA blind	SGA Status
2025 \$16@ 20 hours	\$1385	\$1,690	\$2,830	BELOW SGA

**SGA – Earnings Below
Will KEEP full SSDI check**

SSDI PHASE 2:

EXTENDED PERIOD OF ELIGIBILITY – EPE

Important Because:

-It serves as a safety net.

-If SSDI payments
suspended
due to SGA, they may be
restarted if earnings stop or
fall below SGA level during
EPE.



Begins the month after Trial Work Period (TWP) ends - continues for 36 consecutive months, whether or not you're working.



Title II payments **continue** if SSA finds that earnings are **not** Substantial Gainful Activity (SGA).



Payments **suspended** (after cessation month & grace period) if SSA finds that earnings **are** Substantial Gainful Activity (SGA).

WHAT HAPPENS WHEN EXTENDED PERIOD OF ELIGIBILITY (EPE) ENDS?

If beneficiary is not working at SGA level -

Title II payments **continue** until he/she

- medically improves, or
- does work at SGA level.

**If beneficiary is working at SGA level,
SSDI payments are **terminated**.**

SSDI PHASE 3:

POST-Extended Period of Eligibility(EPE)

*Possible for
TITLE II
benefits to be
restarted even
after termination!*

If Title II benefits terminated due to SGA, benefits may be restarted without a new application.

Expedited Reinstatement (easy reinstatement)

- Request must be made within 5 years of termination.
- May also opt to reapply.
- Should discuss options with Social Security

SSDI WORK INCENTIVES

Factors affecting SGA decision

SGA 2026 \$1690

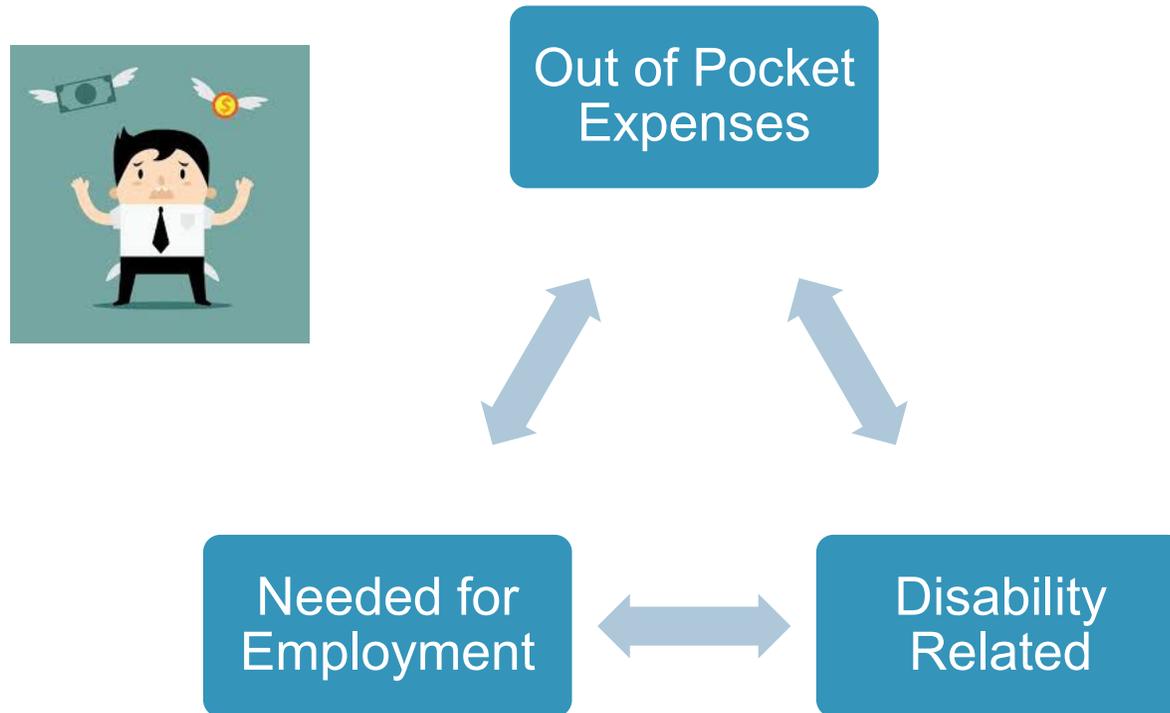
- Impairment Related Work Expenses (IRWE)
- Subsidies and Special Conditions
- Income Averaging
- Unsuccessful Work Attempt

Other Work Incentives

- Plan for Achieving Self-Support (PASS)
- Extended Medicare coverage

IMPAIRMENT RELATED WORK EXPENSES (IRWE)

Social Security will deduct the amount of approved IRWE from gross monthly wages!



Examples

Payments or co-payments for medical services

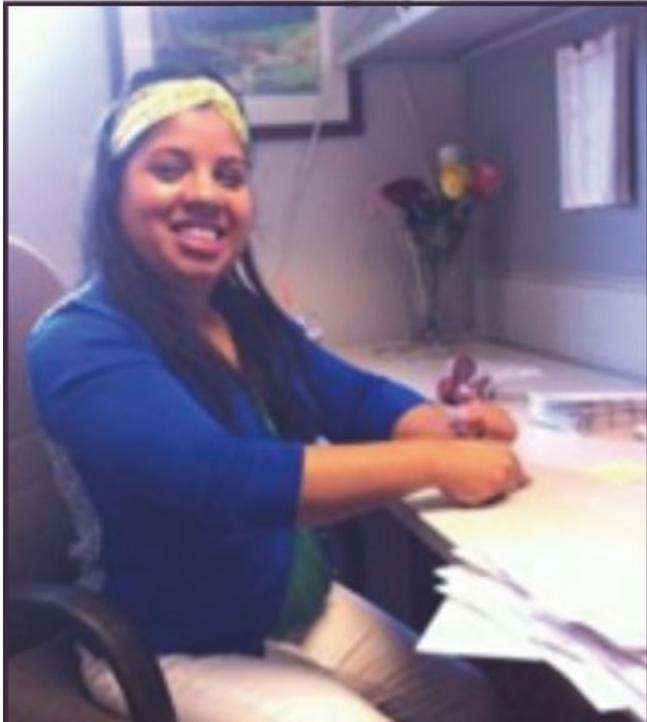
Medications

Medical supplies or equipment

Special transportation to/from work

And many more....

HOW IRWE MAY AFFECT SGA DECISION:



Has SSDI, earns GROSS WAGES of \$1,750/month and has IRWEs of \$200/month

- Special Transportation (RIDE),
- Medications, and
- Physical Therapy.

SSA approves IRWE and decides that countable earnings are only \$1,550 per month; work is not SGA.

WHAT IS AN UNSUCCESSFUL WORK ATTEMPT?



An attempt to work at SGA level that lasts for only a short time (6 months or less) because of:

- A person's disability or
- the removal of special conditions that made it possible for him/her to work



EXAMPLE: UNSUCCESSFUL WORK ATTEMPT

Juanita has an anxiety disorder. She completed TWP in January 2025, working part time. (earnings were above TWP limit).

Worked full-time, earning \$2,600 month in April, May, June. June 29 - Returned to part-time work (at \$1,300 per month) because of increase in anxiety level.

SSA decided that this was an “unsuccessful work attempt”;
Not SGA & Juanita’s SSDI payments not ceased.

WHAT IS A SUBSIDY?

- Employer pays more than the true value of the work he/she performs.

Productivity, job tasks carved out, etc.

- SSA verifies subsidy with the employer.
- Difference is deducted from actual earnings.
- If the value of work is below SGA guidelines- beneficiary not performing SGA.



MANNY

- Has a cognitive/intellectual disability.
- Works at Grocery Store as a bagger.
- Fills 80 bags for every 100 bags filled by non-disabled peers (Productivity is 20% slower)
- Earns same wages of \$2,000/month.
- $\$2000 - \$400 = \$1600$ (SGA $\$1690/2026$)
- Manny not working at SGA

WHAT IS A SPECIAL CONDITION?



A **special condition** exists when a person is able to earn at or above SGA because of the existence of special supports or conditions, but would be unable to continue doing so if these supports or conditions were removed. **Support** from Job Coach, Supervisor or Coworker; **Job Task** carved out, **etc.**

Zachary: Payables Clerk
40 hour per week, \$18.00 per hour
(Approx. \$720 week X 4.33 = \$3120 month)

- Job Coach onsite 20 hours per week.
- SSA verifies, deducts 50% of gross monthly wages (approx. \$1560)
- Zach is not performing at SGA (\$1690/2026)!

WHAT IS INCOME AVERAGING?

- Social Security generally **averages income over several months** before deciding that work is Substantial Gainful Activity (SGA).
- 1 month of SGA level earnings (during busy holiday season) or because you receive an extra check does not automatically indicate SGA.
- Social Security no longer averages income after cessation month/grace period.

Health Insurance and Working



What about Title II and Health Insurance?

Receive Medicare after 24 months of entitlement.

Medicare continues while entitled to

Title II cash payments.

Extended Period of Medicare Coverage (EPMC)

If beneficiary's cash payments stop due to SGA:

- Medicare will continue for at least 93 months after the TWP,
- As long as SSA does not decide that disability has improved.

Medicaid for the Working Disabled

<https://eohhs.ri.gov/Consumer/TheSherlockPlan.aspx>

Two categories:

- Ticket to Work for ages 16-64
- Sherlock Plan for ages 65 and older

People eligible for either program are entitled to:

- the full scope of Medicaid medical benefits;
- Long-term services and supports home and community-based services;
- and services needed to start or continue their employment.

Sliding Fee Premium Payment

	Ticket to Work	Sherlock Plan
Age	16 – 64	65+
Income Limit	None	250% FPL
Asset Limit	None	\$10,000 individual / \$20,000 couple

SSDI: How to Reduce/Prevent Overpayment

1

Report Gross Earnings Monthly or as directed by SSA

2

Understand when SSDI cash payment should stop.

3

Contact Social Security if receiving checks after TWP and Grace period and earnings above SGA.

Plan for Achieving Self Support (PASS)

- May be able to temporarily set aside SSDI and/or other countable income to pay for items/services needed to reach specific job goal.
- Must complete application specifying goal, items/services needed, cost, steps
- Social Security must approve plan
- If approved, can become eligible for SSI because funds in “PASS Account” not counted
- Goal of a PASS must be to eliminate SSDI (or significantly reduce SSI) cash payments.

SSDI Wage Reporting Responsibilities

IMPORTANT:
Save pay stubs,
IRWE receipts,
Correspondence
to/from Social Security

Who Should Report:

Beneficiary or Rep Payee

START WORKING:

- Contact Local Social Security Office
- Ask about Reporting Preferences.
- Discuss potential Work Incentives (IRWE's, Subsidy Special conditions, etc.)

REPORTING OPTIONS:

- My Social Security”
Account: <https://www.ssa.gov/myaccount/>
- Write to, fax, or visit your local Social Security office (Include or bring pay stubs and IRWE receipts)

Benefits of Ticket to Work?



What is a Ticket to Work (TTW) ?

- Most SSI & SSDI beneficiaries are entitled to a “Ticket”. (program optional)
- Allows **choices** of where to obtain vocational services.
 - State Vocational Rehabilitation Agency: **Office of Rehabilitation Services (ORS) in RI or**
 - Other Employment Networks (EN’s): **Community Agencies**

Other Benefits to Using the TTW?

- **Yes!** Once Ticket “in use” with ORS or “assigned” to an EN, Beneficiary may be protected from Medical Continuing Disability Review (Medical CDR), as long as s/he makes “timely progress” in Ticket to Work Program.

RI's ABLE

Supporting Financial Savings & Well Being

ri.savewithable.com

[RI's ABLE On
Demand Webinar](#)

ABLE ACCOUNT: Allows savings above SSI and/or Medicaid savings limits.

- Disability occurred before age 46
- Can save up to \$20,000 (2026) per year for disability-related expenses
- If working, can save more
- SSI recipients can save up to \$100,000 before SSI cash payments are affected
- Medicaid continues even if savings above \$100,000
- Family members and others can contribute to ABLE account (up to annual limit)



Questions & Answers

SHERLOCK CENTER RESOURCES

www.sherlockcenter.org

401-456-8072



Paul V.
Sherlock Center
On Disabilities / Rhode Island College

- **Stay Informed:** Join Work Incentive Mailing list, receive updates
- **Learn More:** Work Incentives Information Page
<http://www.ric.edu/sherlockcenter/workincentives.html>
 - Fact Sheets, General Information, Etc.
 - Register for Public Work Incentive Information Sessions
- **Obtain Benefits Counseling:** Ticket to Work's Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY)

RESOURCES Work Incentives

SSA Worksite: www.ssa.gov/work/

➤ Ticket to Work's Help Line at
1-866-968-7842 or 1-866-833-2967 (TTY)

➤ SSA Working While Disabled: How we can help! <https://www.ssa.gov/pubs/EN-05-10095.pdf>

➤ The Red Book - A Guide to Work Incentives

<https://www.ssa.gov/redbook/>

➤ **Reporting Earnings:**

<https://choosework.ssa.gov/library/wage-reporting/index.html>

➤ **Wage Reporting Form:** https://vcu-ntdc.org/resources/WIPA_OtherResources/ChangeEarningsStatusNotice2020_July.docx

➤ **SSI Calculation Sheet:** https://vcu-ntdc.org/resources/WIPA_OtherResources/SSICalculationSheet2019.pdf

➤ **PASS Online:**

<https://www.passonline.org/>

RESOURCES

- **Department of Labor-
FFRCRA, Employee Paid
Leave:**

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

- **RI's ABLE:** ri.savewithable.com
- **Disability Rights RI:** www.drri.org
- **Job Search support**
 - NetWORKri: www.networkri.org
 - TTW EN: www.choosework.ssa.gov
 - RI Office of Rehabilitation Services
www.ors.ri.gov



Disclaimer: This presentation is for information purposes only. SSA regulations and other information may change. Always check with the original source for the most up to date information.

Thank you for attending!

Please complete the feedback Poll

Stay Informed:

- Create a My Social Security Account
- Call the Ticket To Work Help Line with Questions and for Referral for WI Benefit Counseling.
- Join the SC Work Incentives News email list