



SSI / SSDI Work Incentives

Supplemental Security Income Benefits

Unearned and Earned Income Exclusions - First \$20 of unearned income is not counted and first \$65 of earned income is not counted. If no unearned income, then the \$20 can be used towards earned income

\$2 for \$1 Reduction - After the earned and unearned income exclusions, Social Security will deduct \$1 from your SSI cash benefit for every \$2 that you earn.

Impairment Related Work Expense (IRWE) - Items or services paid for by the beneficiary that are directly related to the disability that enable work, may be deducted from countable earned income.

Student Earned come Exclusion (for under 22 only)
Students who are under 22 years old and regularly attending school may exclude earned income up to \$2,460 monthly (2024).

Blind Work Experience (BWE) - Items necessary for work (not necessarily related to the individual's blindness) may be deducted from countable income for people who are legally blind.

Expedited Reinstatement - SSDI and SSI recipients who stop working due to their medical condition may receive benefits without re-application. Must be within 60 months (5 years). May receive benefits for up to 6 months while eligibility is being re-determined. This is not automatic - You must go into the local field office.

Plan for Achieving Self-Support (PASS) - May be used by SSDI beneficiaries if they qualify for SSI. Must be specific and include a timeline indicating milestones and an ending. Allows a recipient to set aside income or resources, without affecting their Full Benefit Rate, to achieve a specific work goal. For more information, PASS application, or assistance go

1619 (b) - Maintaining AHCCS - If the SSI check goes to \$0 due to earnings, the individual still qualifies for Medicaid for free through a provision called 1619(b)

AHCCCS Freedom to Work Program - AHCCCS offers insurance for qualified individuals who are working and have a disability. Those qualified will pay \$0-\$35 for their monthly premium (amount based on earnings). To apply for the AHCCCS Freedom to Work program on-line, visit the Health-e-Arizona website at <https://www.healthearizonaplus.gov>

Social Security Disability Benefits

Trial Work Period (TWP) - 9 months of work period where SSDI recipient can test their ability to work, months do not have to be consecutive and are counted within a 60 month rolling window, earnings do not decrease benefits. Earnings of \$1,100 trigger this.

36-Month Extended Period of Eligibility (EPE) - Begins after the 9th Trial Work Month. SSDI cash benefits will continue for any month the countable gross earned income is below Substantial Gainful Activity (SGA) \$1550 (2024) for non-blind and \$2590 (2024) for people who are blind. Medicare will continue during this time.

Subsidies-Special condition(s) provided by an employer or third party(job) coaching, lower productivity and fewer assigned work tasks) may allow Social Security to overlook a percentage of an individual's monthly earned income.

Extended Medicare - Medicare will continue at least 96 months following the end of your Trial Work Period.