

Return to Work

SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

Diane Hernandez, Director,
Support 4 Careers

July22, 2025



Topics

- ▶ Disability Benefit Programs
- ▶ Overview of Social Security Disability Insurance
- ▶ Work Incentives on SSDI
- ▶ Reporting Wages

The Big Question

Will I lose my benefits?

- Cash payments
- Health Care

Disability Benefit Programs

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Both SSDI and SSI = Concurrent Benefits

Overview of Social Security Benefit Programs

Title II Social Security Disability Insurance (SSDI)

- Entitlement program based upon insured status
- 3 different forms – SSDI, CDB and DWB
- Comes with Medicare coverage
- Amount of benefit varies
- **Received on 3rd of month**
- Income counted when it is earned

Title XVI Supplemental Security Income (SSI)

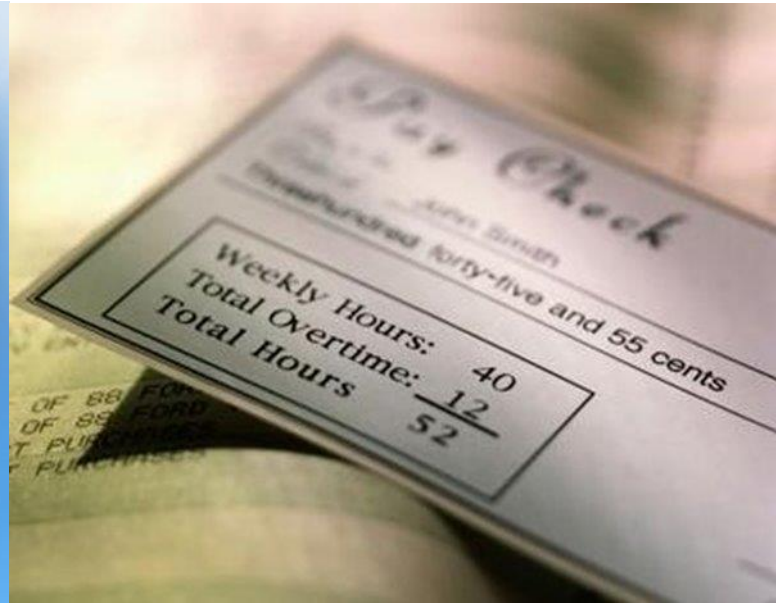
- Funded by federal tax dollars, not Social Security trust fund
- Welfare program based upon financial eligibility
- Comes with Medicaid coverage
- Set full benefit amount (\$967 individual -- 2025)
- **Received on 1st of month**
- Income count counted when it is paid

Benefits and Going Back to Work

Money and SSDI

- ▶ SSDI is an "all or nothing" program
- ▶ Only impacted by earned income
- ▶ SSA counts gross wages (before taxes) for wage employment
- ▶ SSA counts net wages (after taxes/expenses) for self-employment
- ▶ All earned income should be reported to SSA; best done monthly
- ▶ Dollar amount which impacts SSDI is called Substantial Gainful Activity (SGA)
 - \$1,620 per month (non-blind) 2025
 - \$2,700 per month (blind)
- ▶ Wages by spouses are not counted
- ▶ Resources are not counted
- ▶ Tax Returns are not counted

SSDI



Social Security Disability Insurance

Three Phases



Trial Work Period -- Income over \$1,160 triggers it for 2025. Allows you to work and still receive benefits. 9 months, non-consecutive. NEVER jeopardizes cash benefits



Extended Period of Eligibility – 36 months. Cash benefit determined by whether you earn above or below Substantial Gainful Activity (SGA) – For 2025, \$1,620 for non-blind; \$2,700 for blind



Expedited Reinstatement – 60 months. Work income over SGA results in termination. A call reinstates provisional (temporary) benefits.

Trial Work Period



- ▶ A 9-month “Trial Work Period”
- ▶ Income over \$1,160 (2025)
- ▶ Allows you to work & receive SSDI benefits.
- ▶ 9 months not necessarily consecutive
- ▶ The amount of income earned NEVER jeopardizes cash benefits

Extended Period of Eligibility



- ▶ 36 months of Extended Period of Eligibility(EPE)
- ▶ Income less than SGA (\$1,620) for non-blind -- \$2,700 for blind) = cash benefit 2025.
- ▶ Income at SGA or over = no cash benefit.
- ▶ 3 Grace Period Checks.
- ▶ Check can be “ceased”.
- ▶ Medicare continues/Medicaid continues.
- ▶ Reinstatement is automatic.

Expedited Reinstatement

If your benefits ended because you worked and had earnings, you can request that your benefits start again without having to complete a new application. While we determine whether you can get benefits again, SSA can give you provisional (temporary) benefits for up to 6 months.



Are you eligible if you are a SSDI/SSI beneficiary who:

- Stopped receiving benefits because of earnings from work
- Are unable to work or perform substantial gainful activity
- Are disabled because of an impairment(s) that is the same as or related to the impairment(s) that allowed you to get benefits earlier,
- Make the request within 5 years from the month your benefits ended.

Other Work Incentives

Impairment-Related Work Expenses (IRWEs)



- Out-of-pocket costs for disability-related items/services needed for work
- Deducted from gross earnings when evaluating SGA
 - Specialized transportation
 - Assistive technology
 - Attendant care

Subsidies & Special Conditions

- Support provided by the employer or others that reduce work productivity
- SSA deducts the value of subsidies from earnings when assessing SGA
 - Extra supervision
 - Job coaching
 - Reduced productivity not reflected in wages

What happens to Medicare is SSDI benefits stop?

- ▶ Continues for at least 93 months (7 years and 9 months) after the 9-month Trial Work Period
- ▶ After that you may be able to purchase Medicare coverage

MEDICARE  HEALTH INSURANCE	
SOCIAL SECURITY ACT	
NAME OF BENEFICIARY JOHN D. DOE	
MEDICARE CLAIM NUMBER 123-45-6789A	SEX MALE
IS ENTITLED TO HOSPITAL INSURANCE (PART A)	EFFECTIVE DATE 1/1/95
MEDICAL INSURANCE (PART B)	1/1/95
SIGN HERE  <u>John D. Doe</u>	

Medicaid for Employed People with Disabilities (MEPD)

Eligibility includes individuals who:

- Are under 65
- Meet SSI medical disability criteria [Find HelpHealth & Human Services+2Health & Human Services+2Health & Human Services+2](#)
- Have earned income (employment/self-employment)
- Meet standard SSI-related Medicaid rules
- Are not eligible for other Medicaid groups like QMB, SLMB, or Medically Needy
- Have resources under \$12k (individual) / \$13k (couple)
- Have net family income below 250% of FPL (2025 example: ~\$3,261/month for a one-person household)
- May have premium, but also qualify for the Medicare Savings Plan

What happens if my earnings are so high that my SSDI stops?

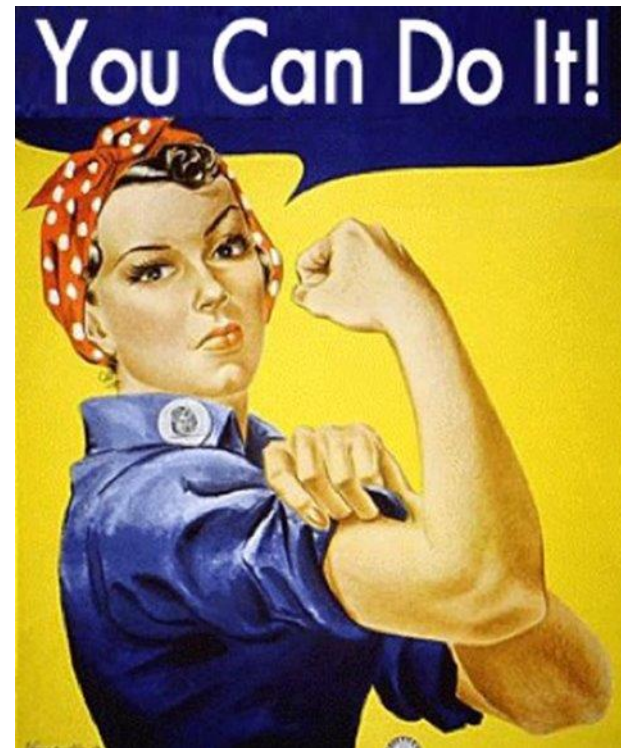
- ▶ For SSDI there are multiple phases before termination (at least 3 years and 9 months).
- ▶ Safety net of 60 months (5 years) called “Expedited Reinstatement” where benefits can be restarted without filing a new application.
- ▶ Always speak with a benefits planner for more details

Social Security only knows what you tell them....



Things to Remember.....

- Everyone can work
- You can work and maintain benefits
- You can gradually transition off benefits
- You can maintain your Medicare/Medicaid
- **ALWAYS reports wages to SSA, get receipt**
- Assign T2W



Do you need a benefits
planner?
Make a referral with this
QR code!

Questions

Diane Hernandez

Program Director Ticket to Work(S4C@CFI)

Children & Families of Iowa

1111 University Ave

Des Moines, IA 50314

Office: 515-697-7911/ Fax: 515-288-9109

DianeH@cfiowa.org/www.cfiowa.org



**Health and
Human Services**

