



## Work incentives that...

## Work incentives

### Provide health care coverage

#### **MA-EPD**

MA coverage for Minnesotans with disabilities, working, paying Medicare and Social Security taxes, and earning more than \$65/month.

#### **Medicare Extended Eligibility**

If SSDI stops due to work, continue to get Medicare for at least 93 months after your Trial Work Period ends as long as you are still certified disabled.

### Help you try out work (test the waters)

#### **Trial Work Period (TWP)**

Try out work for 9 months and earn over \$910/month without losing SSDI check (earnings below \$910/month do not count).

#### **Extended Period of Eligibility (EPE)**

During the 36 months after TWP, if earnings are above the Substantial Gainful Activity income level (\$1,260/month countable wages in 2020) the SSDI is suspended. If earnings fall below the SGA, the SSDI is simply restarted.

#### **Unsuccessful Work Attempt (UWA)**

If earnings above Substantial Gainful Activity (\$1,260/month 2020), but job is lost due to disability 3 to 6 months after starting, SSDI continues.

#### **Expedited Reinstatement of Benefit (EXR)**

If earning above Substantial Gainful Activity (\$1,260/month 2020) after EPE, SSDI terminates. Once terminated, if earnings fall below SGA within in 60 months, get 6 months of benefits while waiting for a disability determination to reapply for benefits.

# SSDI Work Incentives

## Work incentives that...

Help you increase your income  
(provide cash in your pocket)

Help you save money,  
start a business,  
plan for work,  
pay for education and training

## Work incentives

### Plan for Achieving Self Support (PASS)

Get more SSI if you use money to pay for education, work or self-employment costs.

### Impairment Related Work Expenses (IRWE)

You can keep your SSDI if you make more than SGA due to work/disability expenses. The amount of the expenses is subtracted from your wages, if the result is below SGA you can keep SSDI.

### Un-incurred Business Expenses or Unpaid Help

You can keep your SSDI when you make more than SGA if others are covering some of your business expenses. The value of free help or free items/services you get is subtracted from your self-employment earnings, if the result is below SGA you can keep SSDI.

### Ticket to Work

Connect with an expert to help with work as well as stop any medical continuing disability review.

### Subsidy

If you get support from others to be successful on the job, you may have a subsidy or a special condition. For example, having a job coach, doing different tasks than others with the same job title, getting help to do your job, or getting extra supervision means you may have a subsidy or a special condition. You can ask Social Security to deduct the value of your subsidy or special condition when they are calculating your income.

1-866-333-2466  
[disabilityhubmn.org](http://disabilityhubmn.org)

