



## 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 \$940/month without losing SSDI check (earnings below \$940/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 (\$1,310/month countable wages in 2021) 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 (\$1,310/month 2021), 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 (\$1,310/month 2021) 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)

