Quick Guide to Transitioning Off SSDI & SSI Benefits

If you are currently getting Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits, you may be thinking about trying to return to work and wondering how that would affect your disability benefits. The U.S. Social Security Administration (SSA) has a number of programs to support you as you try to return to work. This Quick Guide describes some of these key programs, called Work Incentives.

Transitioning Back to Work – SSI or SSDI

Section 301 – Continued Benefits under Vocational Rehabilitation or Similar Program

If SSA finds you no longer have a disability, because your medical condition improved, benefits usually stop. But, you may be able to continue receiving benefits if you are participating in certain programs that are designed to help you get back to work, including Ticket to Work or PASS. To qualify, you must be participating in one of these programs before the SSA makes their decision about your disability.

Your benefits may continue until:

- You complete your program or you stop participating in the program
- SSA decides your continued participation will not increase the likelihood of your permanent removal from disability rolls

Plan to Achieve Self-Support (PASS)

If you receive SSI, or could qualify for SSI, after setting aside income or resources so you can pursue a work goal, you could benefit from a PASS. PASS is a way to plan for your future and use your income to help you reach work goals while continuing some of your disability benefits. For example, if you need to go back to school or receive specialized training in order to meet your work goals, or if you need childcare or attendant care. For details: ssa.gov/disabilityresearch/wi/pass.htm.

Impairment-Related Work Expenses (IRWE)

You may have certain expenses for things that you need in order to try to go back to work, such as a wheelchair, transportation costs, a personal attendant or job coach, or specialized work equipment. SSA will deduct the cost of certain impairment-related work expenses from your earnings, when they decide if you are performing substantial work. Also, for SSI, any IRWE are excluded from your total earned income when calculating your monthly SSI payment.

Ticket to Work Program (TTW)

The Ticket to Work Program helps individuals ages 18-64, who have been on SSI and/or SSDI return to the workforce. TTW matches eligible individuals with employment service providers who give free support, including: career counseling, vocational rehabilitation, job placement, and training. These services may come through TTW service providers, called Employment Networks, or through your State Vocational Rehabilitation agency. While someone is in TTW, they can continue to receive cash disability benefits and Medicaid or Medicare and SSA will not check to see if you still have a disability. For details: choosework.ssa.gov/about.

Expedited Reinstatement (EXR)

If you have returned to work, and you stop getting SSI or SSDI benefits, you may still be able to get your benefits reinstated in the future if you need to stop working due to a medical condition. You can apply for Expedited Reinstatement (EXR) of your SSI or SSDI benefits, within 5 years of when your benefits ended. EXR also allows for up to 6 months of temporary cash benefits while SSA conducts a medical review to decide if your benefits should be reinstated. During this period, you may also be eligible for Medicare and/or Medicaid. For details: ssa.gov/disabilityresearch/wi/exr.htm.

Transitioning Back to Work – SSDI Only

There are a number of Work Incentives that are available specifically for people who are receiving SSDI benefits. Those incentives can include a continuation of your cash SSDI benefits, continuation of Medicare benefits, and help with education, training, and rehabilitation to start in a new line of work.

Trial Work Period (TWP): The Trial Work Period allows you to work for 9 months, while receiving full SSDI benefits, regardless of how high your earnings are within that period as long as you still have a disability. The months do not have to be consecutive; the TWP continues until you use up 9 cumulative TWP months within a 60-month period.

- If you work and earn less than $1,270 (in 2027), it doesn't = TWP month
- If you work and earn more than $1,270 = TWP month

At the end of the 9-month TWP, SSA will review your earnings. If your average monthly earnings during the TWP were at or above $1,770 (in 2027), then your benefits will end. If your average monthly earnings during the TWP were below $1,770 (in 2027), your benefits will continue.

Extended Period of Eligibility: After the TWP is over, SSA offers an extended period of eligibility where you can work and still receive benefits for any month where your earnings aren't "substantial," meaning that you are earning less than $1,770/month (in 2027). The extended period of eligibility lasts for three years. If you have impairment-related work expenses or services you need to work, those may be deducted from your income. This means you may be able to make above $1,770 and still qualify for benefits. At the end of the three years, in the first month that you earn $1,770 or more, your benefits will end. If you lose your job during the extended period of eligibility, call SSA and they will reinstate your benefits as long as you still have a qualifying disability. For more information: ssa.gov/pubs/EN-05-10095.pdf.

Medicare Benefits: If your SSDI benefits end because you are working, but you still have a disability, your free Medicare Part A coverage will continue for at least 93 months after the 9-month TWP. After the 93-month period, you can pay a monthly premium for Medicare Part A coverage. If you have Medicare Part B coverage, you must continue to pay the premium or request in writing to end your Part B coverage.

Transitioning Back to Work – SSI Only

Earned Income Exclusion: SSA uses a special formula to decide the amount of your SSI payment each month. SSA does not count the first $65 of your earnings each month, plus ½ of your remaining earnings.

SSI Payments While Working – Section 1619(b): After returning to work, you may be able to continue to receive SSI payments even when your earned income from work is more than $1,770 (in 2027). You must have been eligible for an SSI cash payment for at least 1 month; be eligible for SSI except for earnings; and still have a disability and meet all other eligibility rules (including the resources test). No separate application is required, just keep SSA updated with your work activity, so they can calculate your benefits.

Medicaid While Working – Section 1619(b): After returning to work, you may still be able to continue Medicaid coverage even if your earnings are too high for SSI cash payment under Section 1619(b). For details: ssa.gov/redbook/eng/ssi-only-employment-supports.htm?tl=6.

Reporting Information About Work

If you are receiving disability benefits, make sure that you report the following information to the SSA:

- You start or stop work.
- You reported your work, but your duties, hours, or pay change.
- You start paying expenses for work because of your disability.

You can report changes in your work by phone, mail, or in person. You can find your local office on our website at ssa.gov/locator. You may report your monthly wages online at ssa.gov/myaccount. SSA will give you a receipt to confirm your report.

For information about Work Incentives: ssa.gov/disabilityresearch/wi/detailedinfo.htm
For information about disability insurance: TriageCancer.org/DisabilityInsurance

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