



## Working While Receiving Benefits: The SSDI Trial Work Period

Social Security Disability Insurance (SSDI) is the federal government's benefit program providing financial support to people who are unable to work because of their disabilities. To qualify for SSDI benefits, your disability must be expected to last for at least a year, and you must have worked for a specific amount of time at a job which paid into Social Security<sup>1</sup>. While many people need SSDI benefits for the rest of their lives, some people recover enough to return to work. Ultimately, the Social Security Administration (SSA) would like people to re-enter the workforce, so it provides incentives to make this transition easier.

### Can I work while receiving SSDI benefits?

Yes; by beginning something called a trial work period, you may work without affecting your disability benefits. A trial work period is a time span during which a person receiving SSDI benefits may test his or her ability to work while still being considered disabled and receiving benefits. During a trial work period, you will still receive your typical SSDI benefits, regardless of how much money you are earning in payment for your work.

### How much can I work during a trial work period before my SSDI benefits are affected?

In 2017, any month in which earnings exceed \$840 is considered a month of services for an individual's trial work period, and the amount generally increases each year. If you are self-employed, a trial work month is any month in which your total earnings are more than \$840 (after expenses) or when you work more than 80 hours for your own business. Your trial work period continues until you have worked for a total of 9 months in any 60-month (5-year) period and earned at least \$840 in each of these months. These months do not have to be consecutive to count toward your trial work period. It is important to keep track of the months where you work and earn more than \$840, both so that you can report this income to the SSA and so that your benefits are not affected before you are ready to continue working long-term.

For example, if you work for one month a year for 10 years and earn \$850 in each of those months, you will continue to receive SSDI benefits during and after this time because you will not have worked more than 9 months in five years. However, if you work for 9 months in one year and earn \$850 in each of these months, you will have used up your trial work period and your SSDI benefits may be affected.

---

<sup>1</sup> For more information about qualifying for SSDI benefits, see <https://www.ssa.gov/planners/disability/dqualify.html>



### **When can I return to the workforce?**

You may begin working at any time you feel ready and able to do so. Your trial work period will begin at the start of the first month during which you perform services for payment over the income limit (\$840 for 2017).

### **What happens if I am not making much money, but have used up my trial work period?**

After you use up your trial work period, you may continue to receive benefits for up to 36 months. However, you will only receive benefits during months when your earnings are not *substantial*. In 2017, the Social Security Administration (SSA) considers earnings over \$1,170 per month to be substantial, and refers to any work that earns you more than this amount per month as *substantial gainful activity*.<sup>2</sup> Substantial gainful activity income limits go up each year. In 2017, if you make less than \$1,170 for any month during the 36-month period after the end of your trial work period, you may receive SSDI benefits during that month. The substantial gainful activity limit is higher than the trial work period limit because the SSA is trying to encourage you to make enough money to support yourself before it stops paying your benefits.

During the 36-month period after your trial work period, you do not have to submit a new application or receive a new disability decision to receive SSDI benefits for months where you are not participating in substantial gainful activity.

### **Does the SSA factor in disability-related work expenses when determining when to stop paying me SSDI?**

If you work, you may have to pay for items and services related to your disability. For example, a person with a certain medical condition may need to take a taxi to work instead of public transportation, or may require counseling services. The SSA may be able to subtract these expenses from your monthly earnings before deciding whether your income is substantial. However, you must report these expenses when you are reporting your work, and in some circumstances may be required to provide documentation.

### **Will I still receive SSDI benefits if I lose my job?**

If you begin working, but lose your job during a trial work period, your benefits will not be affected. If you lose your job during the 36-month period after you have used up your trial work period, you may call the SSA and they will reinstate your benefits. However, the SSA will not reinstate your benefits if you are no longer disabled.

### **What happens if, in the future, my disability prevents me from working again?**

If you stop receiving benefits because you go back to work and earn enough to be considered “substantial gainful activity,” this does not mean that you will never be allowed to receive SSDI benefits again. If your disability prevents you from continuing to work, you may ask the SSA to restart your SSDI benefits. If you ask the SSA to resume your benefits within five years of when your benefits stopped, you will not have to file a new application or wait for a review of your

---

<sup>2</sup> If you are blind, you may earn up to \$1,950 a month before your income will affect your disability benefits. For more information on SSDI benefits and blindness, consult the following booklet from the Social Security Administration: <https://www.ssa.gov/pubs/EN-05-10095.pdf>

medical condition. This quicker process to restart your benefits is known as *expedited reinstatement*.

**Can I receive benefits while the SSA is processing my application for expedited reinstatement?**

After you file an application for expedited reinstatement, the SSA will pay you benefits for up to six months while they process your application. Even if your application is denied, you will most likely be allowed to keep the benefits you received while your application was pending.

**Will I still have Medicare coverage if my SSDI benefits end?**

If you stop receiving SSDI benefits because of your substantial earnings, but you are still disabled, you will continue to receive free Medicare Part A coverage for at least 93 months after the end of your nine-month trial work period. After that, you may choose to purchase Medicare Part A by paying a monthly premium. However, if you have Medicare Part B coverage, you must continue to pay the premium unless you request to end your coverage in writing.

If you stop receiving SSDI benefits because you are no longer disabled, you will no longer be able to receive Medicare coverage. This means that if you are no longer eligible for Medicare because your disability has improved or you have recovered, you will no longer be able to receive Medicare for free or by paying a monthly premium. Of course, if your disability later returns and prevents you from working, you are eligible for expedited reinstatement of your SSDI benefits and Medicare coverage for 36 months after the end of your trial work period.

**If I am receiving SSI (not SSDI) benefits, may I also start a trial work period?**

Supplemental Security Income (SSI) does not have a program like the SSDI Trial Work Period Program. SSI does not automatically stop benefit payments after recipients have begun working again. Instead, if you are an SSI recipient and decide to work despite your disability, you may continue to receive SSI benefits while working until your earnings and any other income exceed the SSI income limits. This limit may vary depending on where you live, but in most states the income limit for SSI is the Federal Benefit Rate (FBR), which in 2017 is \$735 per month for an individual and \$1,103 per month for a couple. Even if your SSI payments stop, your Medicaid coverage will usually continue if your earnings are less than your state's threshold.<sup>3</sup>

Generally, your monthly income from SSI will decrease by 50 cents for every dollar you make over 85 dollars per month. In other words, each month, the SSA will deduct half as much money as you earn over \$85 from your monthly benefits. For example, if you work and earn \$485 per month, and your only income sources are these earnings and your SSI payments, then \$200 would be subtracted from your monthly SSI payment ( $\$485 - \$85 = \$400$ ;  $\$400$  divided by 2 =  $\$200$ ). The Social Security Administration will tell you in advance if they adjust your monthly benefits.

Like the SSDI program, if your SSI payments are stopped and your disability later prevents you from working again, you may ask the Social Security Administration to restart your benefits. If you make this request within five years after the month your benefits stopped, you will not have to file a new disability application.

---

<sup>3</sup> For more information on Medicaid eligibility, see <https://www.medicaid.gov/medicaid/eligibility/>

## Resources

- For more information on trial work periods and continuation of Medicare after returning to work, see <https://www.ssa.gov/redbook/eng/ssdi-only-employment-supports.htm>
- For information on how working while disabled impacts various Social Security benefits: <http://www.ssa.gov/pubs/EN-05-10095.pdf>
- For information about returning to work while receiving SSI benefits: <https://www.ssa.gov/redbook/eng/ssi-only-employment-supports.htm>
- For a list of other resources to help you return to work, consult <https://www.ssa.gov/redbook/eng/resources-supports.htm>

---

**DISCLAIMER:** This publication is designed to provide general information on the topics presented. It is provided with the understanding that the author is not engaged in rendering any legal or professional services by its publication or distribution. Although these materials were reviewed by a professional, they should not be used as a substitute for professional services. The CLRC has no relationship or affiliation with the referral agencies, organizations or attorneys to whom we refer individuals. Resources and referrals are provided solely for information and convenience. Therefore, the CLRC disclaims any and all liability for any action taken by any entity appearing on the CLRC's resource and referral lists.

---