

8 Facts about Returning to Work While Collecting SSDI Benefits

Thanks to available work incentives, Social Security Disability (SSDI) beneficiaries are able to attempt to return to work while continuing medical coverage and, in some cases, cash payments from Social Security.

1 SSA provides resources to help SSDI beneficiaries return to work.

The Social Security Administration (SSA) offers a range of employment support provisions, including training and resources, to SSDI beneficiaries aiming to return to work. Many local SSA offices have a Work Incentive Liaison (WIL) available to provide advice and information about helpful incentives and programs, like trial work periods, extended periods of eligibility, and the “Ticket to Work” program, to name a few.

2 A trial work period allows SSDI beneficiaries to test their ability to work.

For a limited period of time, SSA allows SSDI beneficiaries to work while also collecting benefits, in order to test their ability to return to work permanently. This is known as the “trial work period,” and during this time SSDI payments will continue as usual so long as claimants report their work and continue to have a disability. In 2021, a trial work month is any month when a claimant’s earnings total over \$940 (increased from \$910 in 2020).

3 A return to work is considered successful after nine months.

SSA considers a return to work to be successful once an SSDI beneficiary has performed work for at least nine months (not necessarily consecutive) in a rolling sixty-month period. If a return to work is considered successful and the trial work period has ended, SSDI payments will stop since the individual has demonstrated that they are able resume work and earn a living. After the trial work period ends, there are some cases where benefits may continue, depending on one’s monthly earnings. This is known as the extended period of eligibility.

4 After a successful trial work period, an extended period of eligibility begins.

After working for nine months in a sixty-month period, SSDI beneficiaries are still eligible to receive benefits for a thirty-six month re-entitlement period for any month that their earnings aren’t considered to be above the level of “substantial gainful activity” (SGA). In 2021, monthly earnings over \$1,310 are considered substantial; individuals earning less than that can receive a cash benefit for up to thirty-six months without filing a new application. Benefits will not be paid for any month when earnings surpass SGA or when the extended eligibility period ends.

5 Medicare benefits may continue for at least ninety-three months.

As long as their disabling condition(s) still meet SSA’s rules for determining disability, SSDI beneficiaries can keep their Medicare coverage for at least eight and a half years after returning to work. This time-frame includes the nine-month trial work period and applies to individuals who stop receiving SSDI benefits due to their earnings exceeding SGA. Medicare hospital insurance (Part A) will be free, while Medicare medical insurance (Part B) requires the individual to pay a medical insurance premium.

6 SSA must remain informed.

SSDI beneficiaries are responsible for informing SSA of any changes in their work activity—including if they start/stop working, change job duties, hours, or wages, or begin paying for impairment-related work expenses. This information helps determine their continued eligibility. If beneficiaries require certain items or services due to their disability (ex: special transportation or counseling), SSA may be able to deduct those expenses from their monthly earnings before deciding if they are still eligible for benefits. Failure to keep SSA informed could result in a beneficiary being overpaid.

7 Expedited SSDI reinstatement is possible after attempting to work.

While many individuals successfully return to work, unfortunately, disabilities/medical conditions can re-emerge or worsen over time. SSA recognizes that this may force former claimants to stop working once again. If an SSDI beneficiary returns to work but is unable to continue their employment within five years of when benefits ended, due to the same disability that qualified them for SSDI, they likely will not need to re-apply for SSDI. In many cases, their benefits will be automatically reinstated while their medical condition is reviewed. This is known as “expedited reinstatement.”

8 The “Ticket to Work” program offers hands-on assistance and resources.

In addition to the various work incentives listed above, SSA also runs the “Ticket to Work” program, which is open to any SSDI beneficiaries who want extra assistance with returning to work. Individuals who enroll in this program receive services like career counseling, vocational rehabilitation, and job placement/training—all designed to help them prepare for, find, and maintain employment. Participants commit to taking specific steps laid out by SSA within a certain time-frame to ultimately reduce or eliminate their dependence on Social Security benefits.

Have questions? We can help.

Call toll-free: (877) 261-1947

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