

# SSDI and Employment 2021

## Trial Work Period

### TWP

#### “The make all you can phase”

1. I can make all the money I am able and still keep my full cash check
2. For 2021, monthly earnings over \$940 will be counted as a TWP month
3. Once I collect 9 TWP months in a rolling 60 month period, I will move on to the next phase of benefits (EPE)
4. SGA is NOT a factor during TWP

**NO SGA!!!**

#### What is Substantial Gainful Activity (SGA)?

SGA is fairly complex, but a key measurement is the countable income from employment a beneficiary EARNS in a calendar month. For 2021, a person is considered to be working over SGA when COUNTABLE income is over \$1,310 per month.

Use of work incentives can help reduce countable income.

## Extended Period of Eligibility

### EPE Re-Entitlement

#### “The all or nothing phase”

1. Lasts for exactly 36 months after the TWP ends
2. If monthly countable earnings are higher than SGA, then my check will be “paused” for that month
3. If monthly countable earnings are lower than SGA, then my full cash check continues
4. Earnings from work will not terminate my benefits
5. Medicare continues for at least 7 years and 9 months after TWP if SSDI check stops due to work
6. Some “deductions” may be available to help reduce my countable earnings

**\$ Gross Earnings**  
-\$ Sick/Vacation/Holiday  
-\$ IRWE  
-\$ Subsidy/Special Condition  
= Countable Earnings

## EPE After 36 Months

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#### “After 36 months Phase”

1. My benefits will continue indefinitely if my countable earnings are below SGA and I don't have a medical recovery
2. If my countable earnings are above SGA my benefits will terminate
3. If my earnings drops back below SGA within 60 months of termination, I can request Expedited Reinstatement (ExR)
4. While waiting for an ExR decision, I will be given provisional benefits for up to 6 months
5. If approved for ExR, I get a new TWP/ EPE/ExR and continuation of Medicare

**2021 SGA**  
**\$1,310 for Non-blind**  
**\$2,190 for Blind**

