# **SSDI and Employment 2021**

### **Trial Work Period**

## **Extended Period of Eligibility**

### **EPE After 36 Months**

### **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
- 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



#### 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.

# **EPE Re-Entitlement**

### "The all or nothing phase"

- Lasts for <u>exactly</u> 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 <u>not</u> 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
  - -\$ IRW
  - -\$ Subsidy/Special Condition
  - = Countable Earnings

# **EPE After 36 Months**

### "After 36 months Phase"

- 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

### **SSDI Tracking Chart**

#### Things I should do when receiving SSDI!

- 1. Update SSA if I start working or stop working
- 2. Report wages EARNED on each month that a TRIGGER event happens
- 3. Report earnings to other benefits programs like HUD, SNAP, QMB and LIS
- 4. Contact a benefits counselor if I plan on getting married
- 5. Contact a benefit counselor if I need additional assistance

**Trigger Events:** Most SSA offices do not want you to report earnings every month for SSDI as they do for SSI benefits. They typically want you to report when a trigger event occurs. Typically you should report to SSA when you start or stop a job or if you have a change in earnings that will cause your income to be above or below the TWP or SGA level. Check with your local SSA office about reporting requirements. When in doubt...REPORT!

**TWP:** 07=\$640, 08=\$670, 09=\$700, 2010-12=\$720, 13=\$750,14=\$770,15=\$780,16=\$810 17=\$840, 18=\$850, 19=\$880 20=\$910 21=\$940

**SGA:** 07=\$900, 08=\$940, 09=\$980, 2010-11=\$1000, 12=\$1010, 13=\$1040,14=\$1070,15=\$1090,16=\$1,130,17=\$1170, 18=\$1180, 19=\$1220 20= \$1,260 21=\$1310

SGA(blind): 07=\$1500, 08=\$1570, 2009-11=\$1640, 12=\$1690, 13=\$1740,14=\$1800,2015-16=\$1820, 17=\$1950, 18=\$1970, 19=\$2040 20=\$2110 21=\$2190

Year:	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Countable \$												
Benefit Type												
Year:	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Countable \$												
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