Social Security: Working and Receiving Benefits- Returning to Work While Receiving Disability (SSDI) Benefits

WEBINAR HANDOUT

Distinguishing between Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)

SSDI and SSI both help people with disabilities, but they have different eligibility rules. SSDI is based on work history and Social Security taxes paid. SSI is needs-based and helps people with limited income and resources. The chart below summarizes the main differences.

Some people may receive both SSDI and SSI if their SSDI payment is low and they meet SSI income and resource limits. SSA reviews SSDI and SSI eligibility separately, so qualifying for one program does not automatically qualify someone for the other. Health coverage can also overlap. SSDI usually leads to Medicare after a waiting period, while SSI often provides Medicaid under state rules.

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Feature	SSDI	SSI
Basic purpose	Insurance benefit based on work history and Social Security taxes paid.	Needs-based benefit for people with limited income and resources.
Work history required?	Yes.	No.
Financial limits	No SSI-style resource limit, but work earnings can affect eligibility.	Income and resource limits apply.
Health coverage	Medicare generally begins after 24 months of disability entitlement.	Medicaid is often available immediately, depending on state rules.
May receive both?	Yes, if the person meets the eligibility rules for both programs.	

Disability program

- **Extended Period of Eligibility (EPE) for SSDI only**

The EPE is a 36-month safety net after the Trial Work Period. During this period, SSDI benefits may continue for months when earnings are below the SGA limit. If earnings later drop below SGA during the EPE, benefits can restart without a new application.

- **Section 1619 for SSI only**

  Section 1619 helps many SSI recipients keep working without immediately losing SSI or Medicaid. Section 1619(a) may allow SSI payments to continue while working. Section 1619(b) may allow Medicaid to continue even when earnings are too high for SSI cash payments.

- **Plan to Achieve Self-Support (PASS) SSDI and SSI**

  A PASS lets eligible individuals set aside income or resources for an approved work goal, such as education, training, transportation, assistive technology, or business start-up costs. These funds are excluded from certain SSI calculations.

- **Expedited Reinstatement (EXR) for SSDI only**

  EXR lets former SSDI beneficiaries request benefit reinstatement without filing a new disability application. It may be available within five years after benefits ended due to work, if the person can no longer work because of the same or a related disability.

Work incentive	Applies to	Why it matters
Trial Work Period (TWP)	SSDI	Lets beneficiaries test work for nine trial work months while keeping SSDI cash benefits.
Extended Period of Eligibility (EPE)	SSDI	Provides a 36-month safety net after the TWP.
Section 1619	SSI	May allow continued SSI payments or Medicaid while working.
PASS	SSI and some SSDI beneficiaries	Allows approved funds to be set aside for an employment goal.
Ticket to Work	SSDI and SSI	Provides free employment support through approved providers.
Expedited Reinstatement (EXR)	SSDI	Can restart benefits without a new application if work stops within the allowed period.

Substantial Gainful Activity (SGA)
SGA is the monthly earnings level SSA uses to decide whether work is substantial. Earnings above SGA can affect SSDI eligibility after applicable work incentives end. In 2026, the SGA amount is $1,690 per month.

Trial Work Period (TWP)

The TWP lets SSDI beneficiaries test work while keeping full SSDI cash benefits. It includes nine trial months within a rolling 60-month period. After the TWP ends, the beneficiary enters the EPE.

SSDI return-to-work timeline: Start working → Trial Work Period: 9 trial work months → Extended Period of Eligibility: 36 months → Benefits depend on whether earnings are above or below SGA → Expedited Reinstatement may be available for up to 5 years if benefits ended because of work.

Ticket to Work
Ticket to Work is a free, voluntary program for SSDI and SSI beneficiaries who want employment support. Services may include career counseling, training, job placement, vocational rehabilitation, and ongoing support through approved providers.

Family Maximum
The Family Maximum is the most Social Security can pay each month on one worker's earnings record. Eligible family members may receive benefits on that record, but the total payable to the family is capped.

For SSDI, the family maximum is generally between 100% and 150% of the worker's Primary Insurance Amount (PIA). If family benefits exceed the limit, dependents' benefits are reduced, not the disabled worker's own SSDI benefit.

Medicare
Most SSDI beneficiaries under age 65 become eligible for Medicare after 24 months of disability entitlement. Medicare may begin sooner for certain conditions, such as ALS or end-stage renal disease (ESRD). If SSDI cash benefits stop because of work, Medicare may continue for at least 93 months after the Trial Work Period. After that, some beneficiaries may buy Part A and continue Part B by paying premiums.

Medicare timeline for many SSDI beneficiaries: SSDI entitlement begins → Medicare generally begins after 24 months → Return to work may stop SSDI cash benefits if earnings are high enough → Medicare may continue for at least 93 months after the Trial Work Period → After that, some beneficiaries may be able to buy Medicare Part A and continue Part B by paying premiums.

Top 10 Things to Remember

1. SSDI and SSI are different programs.
2. You can work while receiving benefits.
3. SSDI has a Trial Work Period.
4. SSDI has a 36-month EPE.
5. SSI uses Section 1619 work rules.
6. PASS can help pay for job goals.
7. Ticket to Work is free.
8. EXR can restart SSDI without a new application.
9. Medicare may continue after benefits stop.
10. Always report work activity to SSA

Additional information

SSA Disability Programs: https://www.ssa.gov/disability/
Disability Home Page (SSDI & General Information): https://www.ssa.gov/disability/
Supplemental Security Income (SSI): https://www.ssa.gov/ssi/
The Red Book – Employment Supports (Comprehensive guide to SSA work incentives): https://www.ssa.gov/redbook/
SGA: https://www.ssa.gov/oact/cola/sga.html
Ticket to Work: https://choosework.ssa.gov/, https://www.ssa.gov/work/
Working while disabled; how can SSA help: https://www.ssa.gov/pubs/EN-05-10095.pdf

Ask Rusty: Can Someone Work While Collecting Social Security Disability?
https://docs.google.com/document/d/1oH2aj0vYZ5MayzG-0lt8VHxv5Qd_H2iq-95aW6-_bBE/edit?pli=1&tab=t.0

Other questions – contact AMAC Foundation
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