AMAC Foundation

Supporting & Educating America's Seniors

Working While Receiving Disability Benefits

August 2026

Topics for Working While Receiving Benefits, Series Two

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

- Difference between the two programs
- Disability programs
    - Extended Period of Eligibility (EPE) for SSDI only
    - Section 1619 for SSI only
    - Plan to Achieve Self-Support (PASS)
    - Expedited Reinstatement (EXR)
- Substantial Gainful Activity (SGA)
- Trial Work Period
- Ticket to Work
- Family Maximum
- Medicare

Difference between SSDI and SSI

Social Security Disability Insurance (SSDI)

Individual earned enough credits before disability

Supplemental Security Income (SSI)

Needs-based program, individuals with limited income

FAQ: Can someone receive both SSDI and SSI?

Answer: Yes.

Trial Work Period (TWP)

Allows you to test your ability to work for at least 9 months while keeping your full disability benefits

Does not have to be consecutive months	Must be within a rolling 60-month period

Need to make $1,210/month to qualify as a month (increases annually)

Disability Programs

Work incentive provisions that help beneficiaries work while protecting their disability benefits.

Extended Period of Eligibility (EPE)
SSDI only

Section 1619
SSI only

Plan to Achieve Self-Support (PASS)

Expedited Reinstatement (EXR)

Substantial Gainful Activity (SGA)

The earnings limit is adjusted annually

Limits for 2026

- **Non-blind individuals:** $1,690 per month
- **Statutorily blind individuals:** $2,830 per month

https://www.ssa.gov/oact/cola/sga.html

Ticket to Work

How It Works

- Connects you with free employment services

Who Qualifies?

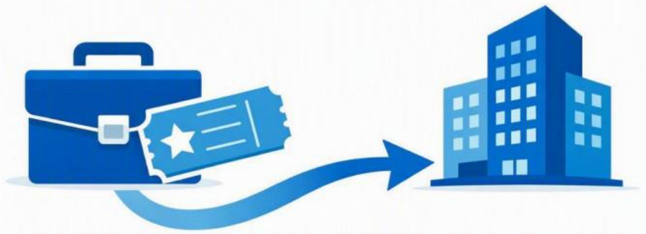
- Everyone age 18 through 64 who receives SSDI and/or SSI

How to Get Started

- Call the Ticket to Work Help Line at **1-866-968-7842**

Learn more

- https://choosework.ssa.gov/



Family Maximum

Percentage of the worker's Primary Insurance Amount (PIA)

- Disability (SSDI): max is between 100% - 150%

Whose benefit is reduced if max is reached?

- The worker is untouched
- Equal cuts to dependents: spouse, children, parents
- Ex-spouse benefit do not count against the max

Medicare

Eligibility — Under age 65 and receive SSDI

24-Month Wait

Qualify after 24 months.

Automatic Enrollment

Medicare Part A and Part B enrollment is automatic.

Condition Exceptions

Exceptions to the 24-month waiting period for certain medical conditions.

Extended Part A

Continuation of Part A for at least 93 months once benefits are suspended after the TWP.

Working While Disabled: How We Can Help

https://www.ssa.gov/pubs/EN-05-10095.pdf

Thank you for participating in our webinar!
Still have questions regarding Social Security or Medicare enrollment
Contact us

Phone: 888-750-2622, M-F; 9am – 5pm EST/EDT

Email: ssadvisor@amacfoundation.org

Website: http://www.amacfoundation.org/question

Additional Resources: www.amacfoundation.org

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