

**Work Incentives Network**  
**Social Security Work Incentives**  
**2023 Quick Reference Guide**

|                                       | <b>Title II (SSDI, SSCDB, SSDWB)</b>                                                                                                                                                                                                                                                                                                                                                                             | <b>Title XVI (SSI)</b>                                                                                                                                                                                                                 |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Benefit Name</b>                   | SSDI: Social Security Disability Insurance<br>SSCDB: Social Security Childhood Disability Benefits (formerly DAC)<br>SSDWB: Social Security Disabled Widower Benefit                                                                                                                                                                                                                                             | SSI: Supplemental Security Income                                                                                                                                                                                                      |
| <b>Basic Eligibility Requirements</b> | 1. Disability insurance benefit--worker on record must have reached insured status<br>2. Must meet SSA disability criteria<br>3. SSCDB & SSDWB must meet additional criteria                                                                                                                                                                                                                                     | 1. Financial needs based benefit--little to no income or resources<br>2. Must meet SSA disability criteria                                                                                                                             |
| <b>Cash Check Amount</b>              | Based on work record                                                                                                                                                                                                                                                                                                                                                                                             | Maximum \$914 for individual, \$1,371 for couple (2023), reduced if other income                                                                                                                                                       |
| <b>Resource Limit</b>                 | None                                                                                                                                                                                                                                                                                                                                                                                                             | Yes: \$2000 individual, \$3000 couple                                                                                                                                                                                                  |
| <b>Health Insurance</b>               | Medicare, after 24 month waiting period                                                                                                                                                                                                                                                                                                                                                                          | Medicaid (Oregon Health Plan-OHP)                                                                                                                                                                                                      |
| <b>General Work Rule</b>              | Benefit check is all or nothing, based on whether countable earnings are above or below Substantial Gainful Activity-SGA, \$1,470/month 2023 (\$2,460/month if blind)                                                                                                                                                                                                                                            | Benefit check is reduced \$1 for every \$2 earned after the first \$85/month-(if there is unearned income, after the first \$65/month).                                                                                                |
| <b>Automatic Work Incentives</b>      | <b>Trial Work Period (TWP):</b> 9 months to work and earn as much as you want and keep benefit check. Use 1 TWP month each time earn over \$1,050/month (2023), if self-employed –work over 80 hrs/mo or earn over \$1,050/mo. TWP will end when all 9 months are used in 5 years.                                                                                                                               | <b>1619b:</b> Keep Medicaid and SSI eligibility status when earned income gets so high that it causes the SSI check to become \$0. Earn up to \$39,878/year (2022), higher if individualized threshold applies.                        |
|                                       | <b>Extended Period of Eligibility (EPE):</b> After finishing last TWP month, the following month starts the EPE. EPE lasts for the next 36 consecutive months. Each month <i>countable earnings</i> above SGA, don't receive benefit check that month. Each month <i>countable earnings</i> below SGA, receive benefit check that month. Don't have to reapply to reinstate benefit check, maintain eligibility. | <b>Reinstating Eligibility Without a New Application:</b><br>SSI can be reinstated without a new application if become ineligible for SSI for any reason except medical cessation and work, and if situation changes within 12 months. |
|                                       | <b>Grace Period:</b> After TWP finished, the first pattern of <i>countable earnings</i> above SGA you keep the benefit check that month and the following 2 months regardless of your earnings.                                                                                                                                                                                                                  |                                                                                                                                                                                                                                        |
|                                       | <b>Continuation of Medicare (CM):</b> If cash benefits cease due to work, Medicare can continue for at least 93 months after TWP ends.                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                        |
|                                       | <b>Expedited Reinstatement (ExR):</b> After EPE ends, if <i>countable earnings</i> go above SGA eligibility will end. If <i>countable earnings</i> drop below SGA within 60 months of termination and you are unable to perform SGA, you may request reinstatement of benefits. Up to 6 months of provisional benefits can be provided while SSA makes a decision on the request.                                |                                                                                                                                                                                                                                        |

|                                   | Title II (SSDI, SSCDB, SSDWB)                                                                                                                                                                                                                                                                              | Title XVI (SSI)                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <b>Additional Work Incentives</b> | <b>Impairment Related Work Expenses (IRWE):</b><br>Out of pocket, impairment-related expenses needed to work are deducted from gross earnings to determine <i>countable earnings</i> for SGA.                                                                                                              | <b>Impairment Related Work Expenses (IRWE):</b><br>Out of pocket, impairment-related expenses needed to work are deducted from earned income when calculating the SSI check amount.                                                                                                                                                                                                                             |
|                                   | <b>Subsidy/Special Conditions:</b> Support received on the job which results in the receiving more pay than the value of the services performed. Only the portion of the pay that reflects the value of the work actually performed is included in calculating <i>countable earnings</i> for the SGA test. | <b>Subsidy/Special Conditions (For SSI, used at initial eligibility only)</b>                                                                                                                                                                                                                                                                                                                                   |
|                                   |                                                                                                                                                                                                                                                                                                            | <b>Property Essential To Self Support (PESS):</b><br>Resources essential to self-support are not counted in resource test, such as property used in business or used for work as an employee.                                                                                                                                                                                                                   |
|                                   | <b>Unpaid Help &amp; Unincurred Business Expenses (self-employed):</b> The value of contributions made by others to the business are deducted from Net Earnings from Self Employment (NESE) to determine <i>countable earnings</i> for the SGA test.                                                       | <b>Student Earned Income Exclusion (SEIE):</b> If under 22 years of age and regularly attending school, the first \$8,950/year (2023) of earned income is excluded when calculating the SSI check amount. Max of \$2,220/month (2023).                                                                                                                                                                          |
|                                   | <b>Plan for Achieving Self Support (PASS):</b> An SSI Work Incentive, but can be used by Title II beneficiaries if they can meet SSI eligibility criteria after Title II income is excluded by PASS.                                                                                                       | <b>Plan for Achieving Self Support (PASS):</b><br>Under an approved plan, a person sets aside income and/or resources for a specified time to reach a work goal. Income and/or resources set aside under a PASS are excluded when calculating the SSI check amount and must be used to purchase work-related items/services. The work goal must include reducing need for SSI or eliminating need for Title II. |
|                                   | <b>Medicare for Individuals with Disabilities who Work:</b> If use up Continuation of Medicare (see above) and work causes cash benefit to stop, can buy Medicare if still disabled.                                                                                                                       | <b>Blind Work Expenses (BWE):</b> For individuals who meet SSA's definition of blindness, the amount of earned income used to pay for work-related expenses is deducted from earnings when calculating the SSI check amount.                                                                                                                                                                                    |
|                                   | <b>Unsuccessful Work Attempt:</b> When an effort to do substantial work stopped or reduced to below SGA after a short time (6 months or less) due to impairment or removal of special conditions, earnings during the period do not count in determining SGA for cessation or initial eligibility.         | <b>Unsuccessful Work Attempt (initial eligibility only):</b>                                                                                                                                                                                                                                                                                                                                                    |
|                                   | <b>Section 301:</b> If found medically improved while under a vocational rehabilitation program, benefits can continue if it is an appropriate program and increases the likelihood of permanent removal from disability benefit program.                                                                  | <b>Section 301:</b> If found medically improved while under a vocational rehabilitation program, benefits can continue if it is an appropriate program and increases the likelihood of permanent removal from disability benefit program.                                                                                                                                                                       |
|                                   | <b>Ticket to Work:</b> Employment Networks (ENs) assist beneficiaries secure and maintain employment to reach self-sufficiency; in return they receive payment from SSA. If the beneficiary assigns the Ticket to an EN and follows timely progress, medical reviews are suspended.                        | <b>Ticket to Work:</b> Employment Networks (ENs) assist beneficiaries secure and maintain employment to reach self-sufficiency; in return they receive payment from SSA. If the beneficiary assigns the Ticket to an EN and follows timely progress, medical reviews are suspended.                                                                                                                             |