

QUESTIONS?

NEED MORE DETAILS?

You can get services to assist with employment, and understand and manage disability benefits through our wonderful program:

TICKET TO WORK

CONTACT THE
**MARYLAND EMPLOYMENT
NETWORK**

TODAY!

MarylandEN@
harfordmentalhealth.org



1-855-384-2844

THE TRUTH ABOUT

WORK & DISABILITY BENEFITS

Many people want to work, but have concerns about losing their Social Security benefits or health coverage. Contrary to popular belief, it is possible to be employed, even full time, without having to fear loss of income and health insurance!



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SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

Many believe that they can only work part-time while receiving SSDI, but SSDI is actually affected by how much you earn, not by the number of hours you work. Additionally, Social Security has built in safety nets that enable beneficiaries to ease into employment and work towards a life of self-sufficiency.

- **Trial Work Period (TWP)** - A 9 month period that allows you to work, as much as you want, without having your benefit be affected. All 9 months do not have to be used consecutively.
- **Substantial Gainful Activity (SGA)** - After all 9 months of your TWP are used, SGA is the maximum amount you can earn and still receive your check each month. The SGA threshold is typically adjusted annually based on the national wage index.
- **Extended Period of Eligibility** - A provision that enables you to have your benefit payments started again without a new application if you have to stop working or reduce earnings for any reason within 3 years.
- **Extended Period of Medicare Coverage** - A period of, at minimum, 93 months, during which your Medicare coverage will continue, even if you are earning enough from work that your SSDI payments stop.
- **Expedited Reinstatement (EXR)** - A provision that enables you to quickly reapply for benefits if your check has stopped, and you later become unable to earn substantial wages due to your disability.

Other work incentives may also apply. Impairment Related Work Expenses and Subsidies and Special Conditions may allow Social Security to count less of your wages. This may help you work and earn more, while still keeping your benefit. You may also qualify for Medical Assistance through the Employed Individuals with Disabilities (EID) program while working, which could cover your Medicare out-of-pocket costs.



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SUPPLEMENTAL SECURITY INCOME (SSI)

SSI is a like a see-saw: the more money you earn, the less your SSI check will be. It's designed so that recipients are always better off working than they are by receiving SSI alone- even when the check stops entirely! In the meantime, Social Security has some safety nets for individuals who receive SSI.

SUPPLEMENTAL SECURITY INCOME (SSI)

- **Student Earned Income Exclusion** - If you are under 22 years old and regularly attending school while working, you can earn up to \$1790/month or \$7,200/year without a reduction in SSI.
- **Impairment Related Work Expense (IRWE)** - Social Security may consider out-of-pocket expenses related to your disability and necessary for you to work when determining your countable income. In doing so, you may be able to keep more of your SSI while working. Examples of IRWE include, treatment and medications that directly enable you to keep your job.
- **Plan to Achieve Self-Support (PASS)** - Allows you to set a specific work goal, and set aside income or resources needed to meet it. Expenses that can be covered under PASS include education or certification classes, textbooks, and transportation related directly to your PASS goal, among many other things.
- **1619(b) Continued Medicaid Eligibility** - A provision that allows you to continue Medicaid coverage even if you work and earn enough that you do not receive a cash payment.

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