**SSDI Basic Overview**

There is no resource (savings) limit with SSDI. The amount you receive is based on the number of work quarters that you (or your deceased, retired, or disabled parent) have paid in.

**Trial Work Period (TWP**). In the SSDI program you can earn as much money as you want without any penalty for the first 9 months in a rolling 60 months. Each month that you make TWP (or more) in gross earnings it is counted as a TWP month. IRWEs, subsidies, and special conditions (see later for explanation) are not considered during this time. (2018 TWP = $850)

**Grace Period (GP).** After nine (9) Trial Work Period months are used, you will automatically go into a consecutive 36 month period called the Extended Period of Eligibility. The first 3-months that you work enough to earn over Substantial Gainful Activity is called your Grace Period. During the 3-month Grace Period you are eligible for a benefit check regardless of how much you earn. (2018 SGA = $1180)

**Extended Period of Eligibility (EPE).** After your Grace Period is over, you continue in the EPE. Any month during this time you earn over SGA, you will not receive your SSDI benefits. Any month you earn under SGA you will receive your SSDI benefits. (2018 SGA = $1180)

**At the end of the 36 EPE months if you are consistently earning over SGA, your benefits will be terminated, and your case is closed with SSA. If you are not earning SGA, you will continue to receive your SSDI benefits.**

It is very important to report earnings during this period (as with all periods), as this is often when overpayment situations occur. The pay stubs must be turned into the local SSA office by the 10th of the month for the month prior. (Example: April 10th for March) To ensure they are received by SSA either hand deliver them, make a copy, and have them date stamped OR send them in certified mail. Then file these in a place you can find.

**Subsidies/Special Conditions/ IRWEs.**  These are all different types of work related expenses that an individual may need in order to successfully complete work. This includes things such as: job coaching, getting extra support from a manager or mentor on site, special accommodations, special transportation costs, medical devices (such as wheel chairs), etc. After the TWP is over, half of the cost of these items can be deducted off the gross monthly earnings, which may bring the countable income down below SGA—meaning the individual would still be eligible to receive their SSDI benefits. These requests must be preapproved by SSA and receipts must be submitted on a monthly basis.

**Medicare.**  After the TWP is completed, Medicare coverage is extended for a minimum of 93 months. Even if the beneficiary is no longer entitled to SSDI cash benefits, they will still be eligible to receive their Medicare benefits. During this period, your hospitalization insurance (Part A) will continue to be free, but you will need to continue to pay for the medical insurance (Part B). Once Part A is no longer free, you will be given the option to continue coverage by paying for it as well.

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**The Arc promotes & protects the human rights of people with intellectual & developmental disabilities & actively supports their full inclusion & participation in the community throughout their lifetimes.**