A Desktop Guide To Social Security and SSI Work Incentives 2025

Rules make it possible for people with disabilities receiving Social Security or Supplemental Security Income (SSI) to work and still receive monthly payments and Medicare or Medicaid. Social Security calls these employment supports “work incentives.” Following are the rules that apply under each program. If you would like more information in general about work incentives or using the Ticket to Work program, you can call the Ticket to Work Helpline at1-866-968-7842, TTY 866-833-2967.

|  |  |
| --- | --- |
| **Social Security Disability Insurance (SSDI)**  **TWP = $1,160, SGA = $1,620 Blind SGA = $2,700** | **Supplemental Security Income (SSI)**  **FBR = Single $967, Couple $1,450, Threshold $35,761 (2024)**  **Break Even $2,401** |
| **Trial Work Period**—A period of nine months (not necessarily consecutive) during which the earnings of a Social Security beneficiary who is blind or disabled will not affect his or her benefit.  **Extended Period of Eligibility**—For at least three years after a successful trial work period, a Social Security beneficiary who is blind or disabled may be due a disability benefit for any month that his/her earnings are below the substantial gainful activity level (in 2025, $1,620 for people who are disabled, $2,700 for people who are blind).  **Expedited Reinstatement**—If a beneficiary’s benefits have ended because of earnings from work and he/she becomes unable to earn Substantial Gainful Activity within 60 months, benefits may begin again without a new application. The beneficiary must still have the same disability, or one related to the reason he/she was first entitled.  **Continuation of Medicare**—If Social Security disability payments stop because a person has earnings at or above the substantial gainful activity level, but the person is still disabled, Medicare can continue for at least 93 months after the trial work period. After that, the person can buy Medicare coverage by paying a monthly premium.  **Impairment-Related Work Expenses**—Certain expenses for things a person with a disability needs because of his/her impairment in order to work may be deducted when counting earnings to determine if the person is performing substantial gainful activity.  **Subsidies and Special Conditions---** refer to support you receive on the job that could result in your receiving more pay than the actual value of the services you performed. Social Security deducts the value of subsidies and special conditions from your earnings when they decide whether you are working at the SGA level.  **Section 301**—(SSDI/SSI) If a person recovers while participating in a vocational rehabilitation or training program that is likely to lead to becoming self-supporting, benefits may continue until the program ends. | **Continuation Of SSI**—Working SSI recipients who are blind or disabled may continue to receive payments until countable income exceeds SSI limits.  **Continuation Of Medicaid Eligibility**—Medicaid may continue for SSI recipients who are blind or disabled and earn over the SSI limits if they cannot afford similar medical care and need Medicaid in order to work.  **Plan for Achieving Self-Support**—An SSI recipient who is blind or disabled may set aside income and resources toward an approved plan for achieving self-support (PASS).  **Impairment-Related Work Expenses**—Certain expenses for things a person with a disability needs because of his/her impairment in order to work may be deducted when counting earnings to determine if a person is eligible and to figure the payment amount.  **Blind Work Expenses**---- Earned income that a blind individual uses to meet the expenses of working does not count when Social Security determine SSI eligibility and payment amount. The expenses do not need to be related to blindness and include earned income used to pay income taxes, meals consumed during work hours, transportation costs or guide dog expenses.  **Student Earned Income Exclusion** — Disabled students under age 22 may exclude up to $2,350 of earnings a month ($9,460 a year).  **Sheltered Workshop Payments**—Pay received in a sheltered workshop is treated as earned income, regardless of whether it is considered wages for other purposes. This enables Social Security to exclude more of the sheltered workshop employee’s earnings when computing his/her SSI payment.  **ABLE**—An ABLE account is a savings and/or investment option for people with disabilities who qualify. ABLE is a tax-advantaged savings account to save and invest money for disability-related expenses (Qualified Disability Expenses) without losing eligibility for means-tested programs such as Medicaid. [www.georgiastable.com](http://www.georgiastable.com) |

.

|  |  |
| --- | --- |
| **The Ticket To Work And Self-Sufficiency Program**—The TTW Program is for SSI or SSDI beneficiaries who want to work and participate in planning their employment. Participation in the TTW program increases your available choices when obtaining employment services, vocational rehabilitation services, and other support services you may need to get or keep a job. It is a free and voluntary service. When you participate in the TTW program, you are using your ticket. You might not be subject to a continuing disability review while you are using your Ticket.  **For more information on how to get started call –**  **Ticket To Work Helpline at 1-866-968-7842, TTY 1-866-833-2967**  **Or visit**  [**www.choosework.net**](http://www.choosework.net)  This document is funded through a Social Security cooperative agreement. Although Social Security reviewed this document for accuracy, it does not constitute an official Social Security communication.    This communication is printed, published, or produced and disseminated at U.S. taxpayer expense. | **Notes:**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |