



2025 FAST FACTS to SOCIAL SECURITY'S WORK INCENTIVES and BENEFITS

Many people with disabilities want to work but have many questions about how work will affect their benefits, particularly health care benefits. Social Security and SSI have special work incentives that make it possible for people with disabilities to test their ability to work and still receive monthly payments and health insurance. Below is a summary of the work incentives that apply to:

Title II (SSDI, CDB, DWB)

Under the Title II program, an individual has the right to utilize work incentives to test their ability to work. This includes full cash benefits during the nine month trial work period followed by a 36 month extended period of eligibility, and a five year period in which SSA can start cash benefits without a new application. Individuals may continue to have Medicare coverage during this time or even longer.

Trial Work Period - A period of 9 months (not necessarily consecutive, but must occur within a 60-month period) during which an individual will receive full SSDI benefits regardless of how high their earnings may be. Only months during which an individual earns over \$1,160 in 2025 or works over 80 hours in self-employment are counted as trial work period months.

Extended Period of Eligibility – The 36 consecutive months following a successful trial work period. The beneficiary who is blind or disabled may receive a disability benefit check for any month that their earnings are below the substantial gainful activity (SGA) level. For 2025, SGA is \$1,620 countable/month for a disabled individual and \$2,700 countable/month for a blind individual.

Impairment-Related Work Expenses - Certain items or services that may be needed to work, related to the disability. The cost of such items may be deducted from gross earnings to determine if the individual is performing at SGA.

Continuation of Medicare – Most people receive at least 93 consecutive months of hospital and medical insurance under Medicare. You pay no premium for hospital insurance (Part A). Although cash benefits may cease due to work, you have the assurance of continued health insurance under Continuation of Medicare and the Medicare Buy-In Program.

Continued Payment under a Vocational Rehabilitation Program - a person who medically recovers while participating in a vocational rehabilitation program that is likely to lead to the person becoming self-supporting, may receive benefits until the program ends.

Subsidy and Special Conditions – SSA's name for support an individual receives on the job that may result in their receiving more pay than the actual value of the services performed. A Subsidy is provided by the employer and Special Conditions are provided by an outside support (i.e. VR, Job Coach, etc.). SSA uses the real value of the work performed to determine SGA.

Unsuccessful Work Attempt – If, within 6 months of the person starting work, the individual made an effort to do substantial work but stopped or, their income was reduced to below the SGA level because of their impairment and/or the removal of “special conditions” related to their impairment but essential to their ability to do their job.

Unincurred Business Expenses (Self-Employed Only) - SSA deducts from the person’s net earnings contributions that are given to them without cost for self-employment. SSA does this in an effort to obtain an accurate measure of the value of the work performed. (SSA generally follows the IRS rules to figure net earnings from self-employment.)

Working While Blind – a blind individual continues receiving benefits as long as their earnings are below the SGA of \$2,700/month.

Expedited Reinstatement – an individual who no longer receives SSDI/SSI benefits due to work, has 60 months to request reinstatement of benefits. The individual will receive provisional benefits for 6 months while a disability determination is made. Should SSA determine that the individual is no longer disabled, the provisional benefits will not be considered an overpayment.

A publication of the South Dakota Benefits Specialist Network. This document is funded in part through a Social Security cooperative agreement. Although Social Security reviews this document for accuracy, it does not constitute an official Social Security communication.