

# Social Security Disability Insurance

**Quick look:** Your work history determines your eligibility for Social Security Disability Insurance (SSDI). You must have a disability that affects your ability to work for a year or more, or that will result in death. You must have worked for at least 5 of the last 10 years to qualify. The number of work credits you need to qualify for benefits depends on your age and when your disability began. Generally, people younger than 24 can qualify with fewer work credits.

## Who Can Apply for SSDI?

You may be eligible for SSDI if you are:

- an adult who has worked and paid a certain amount of taxes but is now considered disabled,
- 19 or younger, enrolled in K-12 schooling full-time, and your parent is disabled, retired, or has died,

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- 18 or older; you have a disability (that you acquired before you turned 22); and your parent is disabled, retired, or has died.

### **How Work Incentives Can Help You**

The Social Security Administration offers work incentives to support working people with disabilities. Eventually, you may earn enough money and decide to stop receiving benefits. In the meantime, work incentives can help you adjust your earnings to maintain SSDI eligibility.

Work incentives are helpful:

- when you start working.
- if you lose your job within the first five years of working.
- if you need special on-the-job support.
- if you pay out-of-pocket for medical expenses that allow you to work.

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### Six Specific Work Incentives



#### **Trial Work Period**

Trial Work Period (TWP) allows you to assess your ability to work. You can earn an unlimited amount of money during this time and your SSDI will not decrease. You have up to nine months of trial work. These can all be used in a row (e.g., January through September) or now and then, over 60 rollover months. In 2025, you must earn at least \$1,160 in a month for Social Security to consider it a trial work month. If you earn less than that, it will not count as one of the nine months in your Trial Work Period.



#### **Substantial Gainful Activity**

Each year, Social Security sets a monthly level of earnings that determines whether a person is eligible to receive or continue to receive benefits. In 2025 that level, known as Substantial Gainful Activity (SGA), is

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\$1,620 or \$2,700 if you are considered blind by Social Security. If you consistently earn at or above SGA (outside the Trial Work Period), you will no longer receive cash benefits.



### **Extended Period of Eligibility**

After your Trial Work Period ends, you will begin your Extended Period of Eligibility (EPE), which lasts for 36 consecutive (all in a row) months, regardless of if you are working or not. During this time, Social Security will be looking to see if your countable earnings are at or above SGA. If you consistently earn at or above SGA, you will no longer receive cash benefits unless you have eligible work incentives in place.

If you earn SGA during your Extended Period of Eligibility, you will still be considered a Social Security beneficiary, and your benefits will not be suspended. This means that every month your earnings are below SGA, you are entitled to an SSDI check, even if you earned above SGA

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the previous month and did not receive a check. There are several ways to decrease the amount of earnings Social Security will count when deciding if you have reached SGA.



### **Impairment-Related Work Expense**

If you pay for expenses related to a medical impairment (disability), you can submit your receipts for those expenses to Social Security. The expenses must be 1) related to the impairment, 2) related to work, 3) reasonable, 4) paid out-of-pocket (not reimbursed by Medicaid or another insurance), and 5) paid within the month in which you work. If approved, the cost of these items will be deducted from your gross earnings to lower the amount that Social Security considers when deciding if your earnings are at SGA. An Impairment-Related Work Expense (IRWE) could include medication, doctor visit copays, and specialized transportation.

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### **Subsidies or Special Conditions**

A Subsidy or Special Condition can also lower the amount of earnings that Social Security considers when it decides if you have been achieving SGA. If you receive any support on the job, Social Security calculates the dollar value of your support and subtracts it from your gross earnings (the amount you earn before taxes are deducted).

Examples of support can include special equipment or accommodations paid for by you, the employer, or agencies like Vocational Rehabilitation. Support can also include an on-site job coach, modified job duties, extra time to complete job duties, and lower productivity compared to coworkers.



### **Expedited Reinstatement of Benefits**

If your disability prevents you from earning SGA within five years of your benefits ending, you may

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qualify for an expedited reinstatement of benefits. This quick process offers up to six months of temporary cash assistance during Social Security's review of your ongoing benefit eligibility.

Source: [www.ssa.gov](http://www.ssa.gov). Reviewed by the Center on Community Living and Careers.

**For more information, contact the  
Indiana Benefits Information Network  
812-855-6508 | [www.iidc.indiana.edu/cclc](http://www.iidc.indiana.edu/cclc)**

**The Social Security Red Book - A Guide to  
Work Incentives and Employment Supports  
[www.socialsecurity.gov/redbook/](http://www.socialsecurity.gov/redbook/)**