Disability Rights RHODE ISLAND

The Designated Protection and Advocacy System for Rhode Island

Working While on SSDI: What You Need to Know

Your SSDI benefits will not stop because you work. **Work Incentives** help people with SSDI work and still have important benefits.

Trial Work Period (TWP)

When you start working, you get **9 months** to try it out. This is called the **Trial Work Period (TWP)**. During this time, you can work and still get your full SSDI check.

After **9 months**, Social Security will check if you are earning too much. This is called **Substantial Gainful Activity (SGA)**. In 2025, the amount is:

- **$2,700 per month** if you are blind.
- **$1,620 per month** for everyone else.

These numbers may change each year. Social Security also looks at how many hours you work, how well you do your job, and the value of the work you do.

If you earn more than the SGA amount, your SSDI checks may stop—**but not right away.** You will still get checks for **3 more months** (this is called a **grace period)**.

There are also **Work Incentives** that can help you keep your SSDI.

SSDI Work Incentives That Can Help

1. **Impairment Related Work Expenses (IRWE):** If you pay for things or services that help you work—like medicine, equipment, or rides to work—Social Security will not count that money when checking your earnings.
2. **Subsidies and Special Conditions:** If your boss gives you extra help to do your job (like a job coach or shorter hours), Social Security might not count all of your full pay.
3. **Unsuccessful Work Attempt:** If your health makes you stop working or you earn less than SGA, Social Security will not count that work time when looking at your benefits.
4. **Plan for Achieving Self-Support (PASS):** This plan lets you save money to pay for things you need to reach your work goals. That money saved will not count against your SSDI.
5. **Extended Medicare coverage:** Even if your SSDI checks stop because you are working, you can keep Medicare for up to 7 years and 9 months after your Trial Work Period.
6. **Expedited Reinstatement:** If your benefits stop because you are working and you lose your job later, you can ask to get your SSDI back within **5 years**, without reapplying.

Medicaid Buy-In: The Sherlock Plan

If you live in Rhode Island and have a disability, you might be able to keep **Medicaid health coverage** while working. This is called the **Sherlock Plan**.

To qualify:

- You must have a disability.
- You must be working.
- The state will check your income and resources.
- You do not need to work a certain number of hours.
- You may have to pay a small monthly fee.

Learn more:

(855)697-4347
www.dhs.ri.gov

Need Help Understanding Work and Benefits?

Call the **Work Incentives Planning and Assistance (WIPA)** program. They can help you figure out how working will affect your benefits.

Ticket to Work Help Line:
1-866-968-7842
TTY: 1-866-833-2967
www.choosework.ssa.gov

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