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## **EMPLOYMENT:** Social Security Disability (SSDI) Work Incentives at a Glance

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*The following information was excerpted from Working While Disabled - How We Can Help, 2013 SSA Publication No. 05-10095. Numbers have been updated for 2026.*

### SSDI WORK INCENTIVES

**Trial Work Period** - The trial work period allows you to test your ability to work for at least nine months. During your trial work period, you will receive your full Social Security benefits regardless of how much you are earning as long as you report your work activity and you continue to have a disabling impairment. In 2026, a trial work month is any month in which your total earnings are \$1,210 or more, or, if you are self-employed, you earn more than \$1,210 (after expenses) or spend more than 80 hours in your own business. The trial work period continues until you have worked nine months within a 60-month period.

**Extended Period of Eligibility** - After your trial work period, you have 36 months during which you can work and still receive benefits for any month your earnings are not "substantial." In 2026, earnings of \$1,690 or more (\$2,830 if you are blind) are considered substantial. No new application or disability decision is needed for you to receive a Social Security disability benefit during this period.

**Expedited Reinstatement** - After your benefits stop because your earnings are substantial, you have five years during which you may ask Social Security to start your benefits immediately if you find yourself unable to continue working because of your condition. You will not have to file a new disability application, and you will not have to wait for your benefits to start while your medical condition is being reviewed to make sure you are still disabled.

**Continuation of Medicare** - If your Social Security disability benefits stop because of your earnings, but you are still disabled, your free Medicare Part A coverage will continue for at least 93 months after the nine-month trial work period. After that, you can buy Medicare Part A coverage by paying a monthly premium. If you have Medicare Part B coverage, you must continue to pay the premium. If you want to end your Part B coverage, you must request it in writing.

**Work Expenses Related to Your Disability** - If you work, you may have to pay for certain items and services that people without disabilities do not pay for. For example, because of your medical condition, you may need to take a taxi to work instead of public transportation. Social Security may be able to deduct the cost of the taxi from your monthly earnings before it determines if you are still eligible for benefits.

How your earnings affect your Social Security Benefits. During the trial work period, there are no limits on your earnings. During the 36-month extended period of eligibility, you usually can make not more than \$1,690 a month or your benefits will stop. But, the work expenses you have as a result of your disability are deducted when Social Security counts your earnings to see if they can help you keep more of your benefits. If you have extra work expenses, your earnings could be substantially higher than \$1,690 before they affect your benefits. This substantial earnings amount usually increases each year.

Social Security deducts work expenses related to your disability from your earnings before we determine if you are still eligible for benefits. These expenses may include the cost of any item or service you need to work, even if the item or service is also useful to you in your daily living. Examples include prescription drugs, transportation to and from work (under certain conditions), a personal attendant or job coach, a wheelchair or any specialized work equipment.

**If You Lose Your Job** - If you lose your job during a trial work period, your benefits are not affected. If you lose your job during the 36-month extended period of eligibility, call Social Security and your benefits will be reinstated as long as you are still disabled. **Special Rules for Workers Who Are Blind** - If you are blind and you work while receiving your Social Security benefits, there are special rules.

You can earn up to \$2,830 a month in 2026 before your earnings may affect your benefits.

If you earn too much to receive disability benefits, you are still eligible for a disability "freeze." This means that Social Security will not count those years in which you had little or no earnings because of your disability in figuring your future benefits.

This can help you because your benefits are based on your highest earnings over your work life. For more information on special rules for blind persons, ask for *If You Are Blind or Have Low Vision - How We Can Help (Publication No. 05-10052)*.

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