

## CONTACT THE LAW CENTER

- ▶ If you have questions about how to apply for a PASS, need help applying for a PASS or advocacy assistance related to other work incentives.

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## Impairment Related Work Expenses (IRWE)

For SSI recipients & SSDI beneficiaries, the cost of certain items and services that are deducted from your monthly earnings and keep your earnings below Substantial Gainful Activity (SGA), which allows you to continue receiving your benefits check. These costs are called Impairment Related Work Expenses (IRWE).

To be considered an IRWE, you must:

- Need the item(s) in order to work;
- Due to physical or mental impairment;
- Pay for the item or service yourself and not be reimbursed by another source (such as Medicare, Medicaid, or a private insurance carrier) and;
- The item cost must be "reasonable," meaning that the cost represents the standard charge for the item or service in your community.

The Social Security Administration (SSA) determines if an item cost qualifies as an IRWE.



**NATIVE AMERICAN**  
DISABILITY LAW CENTER

**Program to Help  
Individuals with  
Disabilities  
Return to Work**

Protection and  
Advocacy for  
Native Americans  
with Disabilities

## Social Security Work Incentives

If you are disabled and receiving Social Security disability benefits, you may be able to get help from the Social Security Administration (SSA) to return to work. The SSA work incentives can in certain circumstances:

- Help you develop a plan so that you can get a job.
- Extend your benefits while you try a job, and
- Help you pay for impairment-related work expenses.

## Plan for Achieving Self-Support

A Plan for Achieving Self-Support (PASS) can help cover the cost of vocational training, school, starting a business, or paying for support services that help you to work, like transportation, equipment, or uniforms. With a PASS, a person receiving Supplemental Security Income (SSI) can save income and resources to help reach a work goal. A PASS helps you improve your work skills and your chances of getting a job. It is not for covering long-term costs related to working.

Your PASS must:

- Be in writing, preferred on form [SSA-545](#).
- Be designed specifically for your work goals.
- Identify a specific work goal that you're capable of achieving
- Include a timeline for reaching your work goal with starting and ending dates
- List items or services (and their costs) that are necessary for you to achieve your work goal
- Show what income you receive (other than SSI), or resources you have and how you will use these to reach your goal
- Be approved and reviewed by Social Security regularly

If you are interested in a PASS, contact your local Social Security office, call your local Independent Living Center, or call the Native American Disability Law Center.

## Trial Work Period

If you are receiving Social Security Disability Insurance (SSDI), then you may be entitled to a nine-month Trial Work Period (TWP). The Trial Work Period gives you a chance to test work skills while still receiving your benefits checks for nine months no matter how much you are earning from your job.

The Trial Work Period continues until you accumulate 9 months of "service months" or trial work months within a rolling 60-consecutive month period. Here's what that means: your nine trial work months can occur anytime within 60 months. These months don't need to be consecutive.

Currently, SSA considers your work to be a "service month" if you earn more than \$1,100 (for 2024) a month or work more than 80 self-employed hours in a month (the dollar amount is adjusted each year based on the national average wage).

If you are self-employed and receiving SSDI, any month you earn over \$1,100 or work over 80 hours in self-employment counts as one of the nine months of your Trial Work Period. You only get one Trial Work Period.

## Extended Period of Eligibility

As an SSDI beneficiary, when you are working after your Trial Work Period, you have a 36-month Extended Period of Eligibility. This period begins the month following the ninth month of the Trial Work Period. You will have a "grace period" for the first three months of your Extended Period of Eligibility. During this grace period, you will continue to receive your benefits check.

During the 36-month re-entitlement period, you get benefits for all months your earnings or work activities are below the substantial gainful activity (SGA) level. You receive these benefits if you continue to have a disabling impairment. We suspend cash benefits for months if your earnings are over the SGA level. If your earnings fall below the SGA level in the re-entitlement period, SSA can start your benefits again.

Disabled beneficiaries are obligated to report changes in their job status or income to Social Security. You can report changes by phone at **800-772-1213** or provide the information directly to your local Social Security office, in person or by mail.

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