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# Navigating Work & SSA Benefits

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# About Us

- New Jersey Work Incentives Network Support is a program of The Family Resource Network
- NJWINS is a Work Incentive Planning and Assistance (WIPA) program funded by the Social Security Administration.
- Our goal is to educate and advise recipients of SSA disability benefits about available Work Incentives, enabling them to make informed decisions about employment and strengthen their financial independence
- **NJWINS provides services in all counties in NJ except Bergen, Essex, Hudson, and Union**

# What Does NJWINS do?

Certified Work Incentive Coordinators (CWICs) provide the following services:

- Complete an initial intake
- Request and review benefits planning query from SSA
- Develop Benefits Summary & Analysis (BS&A)
- Conduct 1:1 benefits counseling and work incentives planning
- Provide ongoing follow-along support

# Who should you refer?

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- Individuals receiving Social Security Disability benefits (SSI or SSDI);
- Individuals at least 14 years old;
- Individuals not yet eligible for SSA retirement benefits;
- Individuals who are employed, self-employed, looking for work, or considering employment.

# Supplemental Security Income (SSI)

- Needs based program
- No work history required
- Benefit eligibility and amount will change based on a person's monthly earned and unearned income
- Federal Benefit Rate and NJ State Supplement are based on living arrangement
- Eligibility for **Medicaid** begins with entitlement
- Resource limit:
  - \$2,000 for individuals
  - \$3,000 for couples

# Supplemental Security Income (SSI) Work Incentives

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- 1619a
- 1619b
- Student Earned Income Exclusion (SEIE)
- Blind Work Expense (BWE)
- Impairment Related Work Expense (IRWE)
- Plan for Achieving Self Support (PASS)

# Law Provision 1619a

- Provision which allows you to work and continue to receive a reduced cash benefit
- The income test formula is used to calculate the reduced SSI amount
- Social Security counts less than  $\frac{1}{2}$  of earned income when conducting earnings test

**SSI recipients will always increase their total monthly income by working—even if their SSI cash benefits stop**

# Income Test Formula

## 1619a

<b>Gross Monthly Earnings</b>	<b>\$400.00</b>	<b>2026 Federal Benefit Rate</b>	<b>\$994.00</b>
<b>General Income Exclusion</b>	<b>- \$20.00</b>	<b>Total Countable</b>	<b>- \$157.50</b>
<b>Countable Earnings</b>	<b>\$380.00</b>	<b>Adjusted Federal Portion</b>	<b>\$836.50</b>
<b>Earned Income Exclusion</b>	<b>- \$65.00</b>	<b>NJ Supplement</b>	<b>\$31.25</b>
<b>Countable Earnings</b>	<b>\$315.00</b>	<b>Actual Check</b>	<b>\$867.75</b>
<b>Divide by 2</b>	<b>157.50</b>	<b>Total Gross Income</b>	<b>\$1,267.75</b>

# Law Provision 1619b

- Allows for a beneficiary to remain eligible for **Medicaid** after suspension of cash benefit.
- Protects against loss of Medicaid due to **earned income**.
- Has an **annual earnings threshold \$63,400** and resource limit of **\$2,000** for an eligible individual.

# NJ Workability Program

- Specifically designed to allow disabled individuals who **work** to be eligible for—or maintain eligibility for—Medicaid coverage beyond the standard income and resource allowances...
- **Eligible candidates must meet the following guidelines:**
  - Work part time, full time or be self-employed and have proof of employment
  - Have a permanent disability as determined by the Social Security Administration (SSA) or the Disability Review Team at the Division of Medical Assistance & Health Services (DMAHS)

## *SSI Work Incentives*

# Student Earned Income Exclusion (SEIE)

The Student Earned Income Exclusion (SEIE) decreases the amount of countable earned income, thus permitting SSI recipients to keep more of the SSI check when they work.

- Excludes \$2,410 of earned income per month
- Excludes a maximum of \$9,730 annually from countable income in 2026
- Under age 22 and not married or head of your household
- Regularly attending school (defined by SSA)

In many cases, the SEIE allows students to test their ability to work without experiencing any reduction in the SSI check at all.

## *SSI Work Incentives*

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## **Blind Work Expenses (BWE)**

- Deduct any work-related expense
- Does not need to be related to your visual impairment/disability
- Must need it for work and pay for it yourself
- Helps reduce total countable income

# Blind Work Expenses (BWE) Examples

- Guide dogs
- Fees (union dues, licenses, professional associations)
- Transportation to and from work
- Vehicle modifications
- Training to use impairment-related items
- Taxes (federal, state, local income taxes & SSA and Medicare taxes)
- Prosthesis
- Meals consumed during work
- Other work-related equipment
- Non-medical equipment/services
- Drugs & medical services
- Physical therapy
- Expendable non-medical supplies
- Mandatory pension contributions

## *SSI Work Incentives*

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# Impairment Related Work Expense (IRWE)

- Must need it for work and pay for it yourself
- The cost of the expense is deducted from the earned income when calculating the SSI benefit amount.
- Helps reduce total countable income

## *SSI Work Incentives*

# Plan for Achieving Self Support (PASS)

- A way to save for a **big-ticket** item
- Used to exclude **income & resources**
- An alternate method of **obtaining or retaining SSI**
- **Must be in writing**
- **Must contain:**
  - A **feasible occupational goal**
  - A **savings and spending plan**
  - A list of **items and services** needed and their **cost**
  - A **timetable** for achieving goal
- Must be expected to **increase** person's **prospect for self-support**

# Social Security Disability Insurance (SSDI)

- A Government program that provides monthly benefits to people who:
  - Have a disability that prevents them from working
  - Have paid into Social Security through payroll taxes long enough to qualify
- The amount you receive is based on average lifetime earnings before the disability.
- Can be paid based on the work record of a disabled, retired or deceased parent (to an **unmarried** child disabled prior to age 22 – **DAC** benefit)
- **Medicare** eligibility after 2 years (*with certain exceptions*)

# Social Security Disability Insurance (SSDI) Work Incentives

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- Trial Work Period (TWP) – 9 Months
- Extended Period of Eligibility (EPE)
- Expedited Reinstatement (EXR)
- Initial Reinstatement Period (IRP)
- Impairment Related Work Expenses (IRWE)
- Subsidies and Special Conditions

## *SSDI Work Incentives*

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# Trial Work Period (TWP)

- Trial Work Period (TWP) – 9 Months
  - TWP allows you to test your ability to work while **receiving your full SSDI benefit**
  - A TWP service month counts if you earn more than **\$1,210 (gross)**
  - 9 TWP months do not have to be used consecutively. Tracked over a rolling 60-month window.

## *SSDI Work Incentives*

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# Extended Period of Eligibility (EPE)

- Begins immediately following TWP
- Runs for 36 consecutive months
- Earnings are measured against current Substantial Gainful Activity (SGA)
  - Non-Blind Individuals: \$1,690
  - Blind Individuals: \$2,830
- Cash payment is suspended for any month earnings are at or above SGA
- Other Work Incentives may be applied to reduce earnings below SGA
- Can retain Medicare coverage for up to 93 months following end of TWP

## *SSDI Work Incentives*

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# Expedited Reinstatement (EXR)

- Allows individuals to request a restart of their SSDI benefit if they experience a loss of benefits due to earnings from work
- You must request EXR within 60 months (5 years) of the date your benefits were terminated.
- Provisional payments are made while SSA reviews your case
  - Start immediately after you request EXR
  - Receive up to 6 months or provisional checks
- Disabling condition must be the same
- If approved, you enter the Initial Reinstatement period

## *SSDI Work Incentives*

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# Initial Reinstatement Period (IRP)

- 24 months of paid benefits after EXR approval
- During these 24 months (which do not have to be consecutive), you will receive a benefit check for any month your earnings are below the SGA limit
- After you complete these 24 months, you are entitled to a brand-new TWP & other work incentives

## *SSDI Work Incentive*

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# Impairment Related Work Expense

- The **full value** of **IRWE's** can be **deducted** from gross earnings to come up with a countable earnings figure that falls **below SGA**.
- A service or product the beneficiary needs in order to work
- Can be applied during **Extended Period of Eligibility** and thereafter to maintain “countable earnings” below SGA level
- Can be used **alone** or in **conjunction** with subsidies or other IRWE's.

# Examples of IRWE's

- Attendant care services
- Transportation costs
- Medical devices
- Work-related equipment
- Prosthesis
- Residential modifications
- Routine drugs and medical services
- Diagnostic procedures
- Non-medical appliances and devices
- Other items and services (expendable medical supplies, cost of helper animals)

## *SSDI Work Incentives*

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### Subsidies & Special Conditions

Goods or services paid for by someone other than the beneficiary

Costs assigned to subsidies are subtracted from the monthly gross to arrive at a countable earnings figure that would allow SSA to count a beneficiary who is making at or above SGA to be counted as if they were below.

- Employer **Wage** Subsidy
- Agency **Job Coach** Subsidy
- Income **Averaging**
- **Unsuccessful Work Attempt**

# Reporting Wages

- **Wages from work MUST be Reported to Social Security!**
- Always use **copies of check stubs** to report earnings
- Always keep **copies of everything** you submit
- Always submit them **in person** at the SSA Office for your zip code area.
- Always **get a receipt** from the Claims Rep before leaving the SSA Office.
- If you cannot submit in person, send it **certified mail**, so you have **proof** SSA received it.
- Proof can be used to file a **request for reconsideration** or a **waiver of overpayment**,
- NJWINS DOES NOT recommend reporting earnings over the **phone**.
- **REPORT EARNINGS ON TIME TO AVOID DISRUPTIONS IN YOUR BENEFITS!!**

# Why Choose NJWINS?

- 
- Expert help understanding complex rules
  - Intensive individualized personalized planning that continues when needed without hassle (cases never close)
  - Protection of essential supports
  - No voucher required
  - No wait lists
  - Intakes conducted within 3-5 business days from referral
  - Access to SSA approved software
  - No requirement to have an open VR case
  - 100 % FREE for everyone eligible for service

# *Disclaimer*

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# Connect with us... It's FREE!!!

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