

SSDI Frequently Asked Questions (FAQs)

1) What is the maximum income I can earn and still maintain my SSDI check?

The maximum amount you can make and still receive a SSDI check is called the Substantial Gainful Activity (SGA) level. This amount is \$1,690 per month for 2026. It means that if you are making less than this amount, you are still able to maintain your SSDI check. If you meet or exceed the SGA level you would no longer qualify for SSDI. This amount is updated yearly.

2) What will happen to my Medicare if I am working?

If you are making less than SGA level (\$1,690/month), your Medicare will continue. If you are making above SGA level, your SSDI check will stop. Your Medicare Part A continues to be free but in order to continue Part B you would need to pay a premium, which could be \$202.90/month for 2026.

3) What is Medicare?

Medicare is a health insurance for SSDI beneficiaries. Medicare has three (3) parts.

Part A is for hospital (inpatient) services. You do not pay for this.

Part B is for outpatient services such as: doctor visitations, therapies with psychologists, therapist, or other Medi-Cal professionals etc.

Part C is for prescriptions. There are copayments (copays) for medications.

4) What is a Trial Work Period (TWP)?

When you return to work and start making at least \$1,210 a month you would start a "Trial Work Period" (TWP). The TWP covers 9 months in which you make at least this amount. These 9 months do not need to be in a row. Any month within a span of 60 months in which you make at least this amount would be considered one of the months counted towards the 9 months of the TWP. During the TWP you are still receiving the benefits. Your SSDI benefits would continue and not be reduced until you complete the 9 months of your TWP.

5) How much do I need to earn in a month for it to count as one of the 9 months in the Trial Work Period (TWP)?

The monthly earning to qualify as a Trial Month for TWP was increased to \$1,210 in 2026. The amount of TWP is updated yearly and usually increases.

6) What is Extended Period of Eligibility (EPE)?

The Extended Period of Eligibility (EPE) is the 36-month period in which your Social Security Disability Insurance benefits may be stopped and re-started without requiring a new disability determination by the Social Security Administration. This EPE happens after the end of the TWP.



7) What is a 3-month Grace Period?

Once your earnings reach the SGA level in one month, a 3-month Grace Period begins. During that time, you will continue getting SSDI cash benefits regardless of your wages. After your Grace Period ends, however, your SSDI benefits will be zero in any month that you earn above the SGA limit.

8) What is Expedited Reinstatement (EXR)?

If your SSI or SSDI benefits stop because you start to work and earned more than the SGA Level, you may be eligible for "Expedited Reinstatement." You have up to 5 years after the month your benefits ended to submit an EXR request. If granted this would restart your benefits without having to start at the beginning and complete a new application.

Would you be eligible?

If you are an SSDI or SSI beneficiary who:

- Stopped receiving benefits because of earnings from work,
- Are unable to work or perform substantial gainful activity,
- Are disabled because of an impairment(s) that is the same as or related to the impairment(s) that allowed you to get benefits earlier, and
- Make the request within 5 years from the month your benefits ended.

If all of these conditions are met, you would be eligible for EXR.

<https://www.ssa.gov/disabilityresearch/wi/exr.htm>

After you request EXR, you can be given provisional benefits while SSA determines if you qualify for reinstatement of your benefits. These provisional benefits would include cash payments and Medicare/Medicaid coverage. You usually would not need to pay back these provisional benefits if they deny your EXR request. Provisional payments last for up to 6 months but would end sooner when you are notified of the decision regarding reinstatement, when you engage in SGA again, or you reach full retirement age.

Call BHTS at (714) 667- 5600 to obtain information on available trainings and useful resources such as individualized consultations.

References:

SSA Disability Benefits (SSI and SSDI) <https://www.ssa.gov/benefits/disability/>

SSA Ticket to Work program: <https://www.ssa.gov/work/> <https://choosework.ssa.gov/mycall/>

Disclaimer: The answers provided to these FAQs are meant to provide general guidance. They are not intended to be legal advice. SSA makes the final determination on all matters related to SSI and SSDI.