QUICK-REFERENCE CARD · 2026 EDITION

Working While on Disability

The 2026 earnings limits, Trial Work Period, and work incentives explained

SGA: **■$1,690/mo** Blind SGA: **■$2,830/mo** TWP: **■$1,210/mo** SSI Earned Excl: **■$65+half**

1 SGA: The Line You Can't Cross

In 2026, if you earn more than $1,690/month (non-blind) or $2,830/month (blind), SSA considers you capable of Substantial Gainful Activity. This can end your SSDI benefits. SGA is based on gross earnings for employees. Self-employment uses different tests.

DR. ED'S TIP: Track your earnings MONTHLY, not annually. One big month of overtime can push you over SGA even if your yearly average is under the limit.

2 Trial Work Period: 9 Months of Freedom

SSDI gives you 9 Trial Work Period months within a 60-month rolling window. During TWP months, you can earn ANY amount and keep full SSDI benefits. A TWP month is triggered when you earn over $1,210 in 2026. The 9 months don't need to be consecutive.

After all 9 TWP months are used, you enter a 36-month Extended Period of Eligibility (EPE). During EPE, benefits stop for months over SGA but restart automatically for months under SGA — no new application needed.

DR. ED'S TIP: The TWP is a safety net for testing whether you can return to work. Use it strategically. Many people don't realize they can work full-time during TWP months without losing a penny.

3 SSI + Working: The $65 + Half Rule

SSI treats earned income more generously than most people think. First $65 is excluded completely, then only HALF the remainder counts. Example: $800/month wages = $800 - $65 = $735, divided by 2 = $367.50 countable. Your SSI is reduced by $367.50, not $800.

You may also get the $20 general exclusion if you don't have unearned income using it. That's potentially $85 excluded before the half rule kicks in.

DR. ED'S TIP: Don't quit your job because you think you'll lose SSI. Run the actual math — or better, call 1-800-772-1213 and ask them to calculate. Working usually leaves you with MORE total income, not less.

4 Work Incentives Most People Don't Know About

IRWE (Impairment-Related Work Expenses): Costs related to your disability that you need in order to work — medications, transportation, assistive devices — can be deducted from your earnings before SGA is calculated. This can keep you under the SGA limit.

PASS (Plan to Achieve Self-Support): Lets you set aside income and resources for a work goal without it counting against SSI. Ticket to Work: Free vocational rehab and job placement services. Call 1-866-968-7842.

DR. ED'S TIP: Ask about IRWE before assuming you're over SGA. Many people have deductible expenses they don't realize count. A $200/month medication deduction could keep your countable earnings under $1,690.

5 Medicare and Medicaid While Working

SSDI + working: You keep Medicare for at least 93 months (almost 8 years) after your Trial Work Period ends, even if your cash benefits stop due to earnings. After that, you can BUY Medicare at the standard premium.

SSI + working: In most states, you keep Medicaid even if your earnings reduce SSI to $0 — this is called 1619(b) protection. You keep Medicaid as long as you need it and meet certain conditions. Contact your state Medicaid office.

DR. ED'S TIP: Losing health insurance is the #1 fear that keeps disabled people from working. These protections exist specifically to remove that fear. You are protected.

What's Next?

1. Call SSA at 1-800-772-1213 — protect your filing date
2. Run a free benefits check at 24help.org/screener — find programs you may be missing
3. Ask Virtual Dr. Ed (free, 24/7) at 24help.org/ask — personalized guidance

Over 2 million people turn to Dr. Ed every month.