

Ticket to Work Overview – 2026

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Title II Benefits = SSDI and SSI (if over 18 yrs old) Goes hand in hand with Medicaid.

- SSDI – Based on person's taxable earnings at time of Disability.
- SSI – Based on Financial Needs. Experiencing Disability (SSA definition).
Federal Benefit rate **2026 is \$994**

Employment Network (EN) –

JOB POINT is an EN

Public or private groups that contract with Social Security to provide free job support services to people who receive Social Security disability benefits age 18 through 64 who are interested in working towards the goal of replacing their benefits with income from a job. Employment Networks may offer career planning help, job leads and job placement, ongoing employment support and benefits counseling. Learn more about [Employment Networks \(ENs\)](#).

Ticket to Work

A program that provides people receiving Social Security disability benefits (beneficiaries) more choices for receiving employment services. Through this program, people age 18 through 64 who receive SSDI or SSI benefits based on disability may choose to assign their tickets to an [Employment Network \(EN\)](#), [Workforce \(WF\) Employment Network](#) or [Vocational Rehabilitation \(VR\) agency](#) of their choice to obtain free employment services, vocational rehabilitation services, or other support services necessary to achieve a vocational (work) goal. The service provider, if they accept the ticket, will coordinate and provide appropriate services to help the beneficiary find and maintain a job.

Trial Work Period

A time frame that allows SSDI beneficiaries to test their ability to work for at least nine months. During this timeframe, you will receive full SSDI benefits no matter how much you earn – as long as your work activity is reported and you have a disabling impairment. Trial Work Period months can be non-consecutive within a 5 year period. Learn more about the [Trial Work Period](#) in the Red Book.

SSDI is all or nothing, based on *countable* earning below or above monthly level-

- Substantial Gainful Activity (SGA)
- **\$1,690/month (2026), \$2,830/month Blind (2026)**
- SSDI's Transition to Work provides **safety nets** ****During TWP SGA is irrelevant!**

****If IRWE and Subsidy apply, gross earnings can be over SGA**

Phase 1: Trial Work Period (TWP):

- 9 months to work and earn as much as you want and keep benefit check.
- Use a Trial Work month each time gross wages over \$1,210/month (2026)
- If use all 9 within 5-year period, move onto Phase 2.

Phase 2: Automatic Work Incentive - Extended Period of Eligibility (EPE)

Begins the month after 9th Trial Work month

EPE lasts 36 consecutive months (3 years)

If income falls below SGA **\$1,690 (2026)** then SSDI check reactivates

Phase 3: Post EPE - Specialized Work Incentives: Expedited Reinstatement (EXR)

Countable wages BELOW SGA = Yes, benefit check

1st month Countable wages ABOVE SGA = termination

****Receive up to 6 months of provisional benefits while SSA reviews your request for reinstatement***

SSI Summary

\$0 countable income = \$994/month SSI **(2026)**

- The more income, the less SSI
- When countable income exceeds FBR = no SSI
- Once eligible for SSI, every month Income & Resource Tests apply
- SSI check fluctuates if income fluctuates
- Generally, 2 month gap in SSI check adjustment (i.e., income in Jan affects SSI check in March)

SSI Calculation

Step 1: Countable Unearned Income

\$ 0.00 Unearned Income

(-) \$ _ General Income Exclusion (\$20)

(=) \$ 0.00 Countable Unearned Income

Step 2: Countable Earned Income

\$1000.00 Earned Income (Pete's paycheck)

(-) \$ _ 20.00 General Income Exclusion (if not used in Step 1)

(-) \$ _ 65.00 Earned Income Exclusion (\$65)

(=) \$ _ 915.00 Remainder

(/) Divide by 2

(=) \$457.50 Countable Earned Income

Step 3: Total Countable Income

\$ 0.00 Countable Unearned Income (Step 1)

(+) \$457.50 Countable Earned Income (Step 2)

(=) \$457.50 Total Countable Income

Step 4: Adjusted SSI & Total Income

\$994.00 Federal Benefit Rate **(2026)**

(-) \$457.50 Total Countable Income (Step 3)

(=) \$536.50 Adjusted SSI Check Amount

(+) \$1000.00 Gross Wages

(=) **\$1,536.50 Total Income**

HELPFUL LINKS

- SSA Red Book - <https://www.ssa.gov/redbook/>
- Ticket to Work Website - <https://choosework.ssa.gov>
- WISE On Demand - <https://choosework.ssa.gov/webinars-tutorials/webinar-archives/index.html>
- Disability Benefits 101 - <https://mo.db101.org/>
<https://choosework.ssa.gov/contact/index.html> - Excellent link for overview and information
<https://www.ssa.gov/myaccount/> - Set up a my Social Security account. Great way to check your ticket status
<https://choosework.ssa.gov/webinars-tutorials/webinar-archives/index.html>
<https://choosework.ssa.gov/blog/index.html>
<https://choosework.ssa.gov/find-a-job/index.html>
<https://www.myemploymentoptions.com/>

Definitions

Extended Period of Eligibility (EPE) - A 36-month (three-year) period that starts after the [Trial Work Period](#) ends. During this time frame you receive full cash benefits for months where gross earnings are below the Substantial Gainful Activity (SGA) level. In 2025 this amount is \$1,620 per month, or \$2,700 per month if your disability is due to blindness. Learn more about the [Extended Period of Eligibility](#) in the Red Book.

Expedited Reinstatement (EXR) - A Social Security Work Incentive that enables a person whose benefits ended because he or she worked and had earnings to request that their benefits start again without having to file a new application if he/she is no longer able to work due to their disability. The request must be made within 60 months from the month benefits ended. Read more about [Expedited Reinstatement](#). If COUNTABLE wages drop BELOW SGA within 60 months of termination... Can request reinstatement of benefits (EXR) Receive 6 months of provisional benefits while SSA makes reinstatement decision

Substantial Gainful Activity (SGA) - When a person is earning more than a certain monthly amount. Social Security uses SGA as one of the factors to decide if a person is eligible for disability benefits. The amount of monthly earnings considered as SGA depends on the nature of a person's disability. The Social Security Act specifies a higher SGA amount for statutorily blind individuals. Usually each year Social Security adjusts this amount to a different rate. Learn more about [Substantial Gainful Activity \(SGA\)](#).

Subsidy - These are informal or formal changes to the expectation of the duties of a job. A "subsidy" is the extra amount of wages an employer pays an impaired individual for services over the reasonable value of the actual services performed. SSA deducts the value of subsidies from earnings when we make an SGA decision. This allows beneficiary to earn more, work more, and stay under SGA.

Impairment Related Work Expenses (IRWE) are: Expenses paid out of pocket by beneficiary. Expenses that are related to an impairment, and Expenses that are necessary to work. Examples can include: medications, doctor co-pays, job coaching, glasses (if related to disability) etc.

Plan to Achieve Self Support (PASS) Purpose: Get extra SSI to pay for food/shelter while using own money to pay for work expense to become self-sufficient. Set aside unearned income (not SSI) or wages, Money in account must be used to pay for a work goal/expenses (excluded from resource limit), Get SSI or increased SSI to cover living expenses. Goal must eliminate need for SSDI or significantly reduce need for SSI ° Time limited – length based on goal

Examples – Tuition, Self Employment Start Up Costs, Resource Ownership/Equipment/Tools, Vehicle, Etc.

Remember the goal is to reduce or eliminate need for SSI/Title II Benefits

1619 (B) Protection

If your earned income causes SSI check to go down to \$0 (balance out) – you can still maintain SSI eligibility state (Medicaid too)! This is HUGE for folks!

Eligibility Criteria - Received SSI the month before 1619b starts, Need Medicaid, Continue to experience a disability, Continue to meet resource limit and SSI non-financial eligibility criteria, Earnings under annual threshold, MO: **\$55,181/year (2026)**

Property Essential for Self Support (PESS)

Resources that are essential to a person's business (their means of self-support) are excluded. You can have more than \$2k in resources if in a business account (must be sole proprietorship) Property Excluded Regardless of Value or Rate of Return, Property used in a trade or business, Property used by an individual as an employee for work, Property required by an employer for work, Resources/property must currently be used to be considered under PESS

Benefits Planning Query Yearly (BPQY)

The BPQY is designed to provide information based on SSA records to help a successful return to work effort. Any plan for returning to work should begin with knowing existing disability benefit status and understanding how work will impact disability benefits. A BPQY is an excellent starting point.