

From the Minnesota Work Incentives Connection: SOCIAL SECURITY ADMINISTRATION CHANGES FOR 2018

Social Security Disability Insurance (SSDI) Cost of Living Adjustment

People on SSDI will receive a cost of living adjustment (COLA) of 2.0% for the year 2018.

Medicare Part B Premium: 2018 Medicare Premium ranges have not been announced yet. This information sheet will be updated when Medicare information becomes available.

Trial Work Period Months (for persons on SSDI)

The Trial Work Period is nine months (not necessarily consecutive) during which SSDI beneficiaries can earn as much as they are able without affecting their SSDI checks.

- In 2018, having gross wages over **\$850** in a month counts as a Trial Work Period month.
- If self-employed, net monthly earnings over \$850 or working more than 80 hours in a month count as a Trial Work month.
- Please do not assume someone has their Trial Work Period available, since it may have been used in prior years.

Substantial Gainful Activity (SGA) Level for People with Disabilities

The Substantial Gainful Activity (SGA) level increased to **\$1,180** per month in 2018. A person's earned income should be below SGA when:

- When applying for SSI, SSDI or other disability benefits.
- Once benefits are approved but only after the Trial Work Period has been used. Persons on SSDI, DWB or DAC may lose their cash benefits if their earned income goes over SGA after the Trial Work Period. Call the Work Incentives Connection for further information on this rule.

Substantial Gainful Activity (SGA) for People who are Blind

The SGA for people who are blind is **\$1,970** per month in 2018.

SSI Federal Benefit Rate

The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) in 2018 is **\$750** for individuals and **\$1,125** for a couple. The FBR is the maximum amount someone on SSI can receive if they have no other income. The FBR is also important in calculating how a person's SSI payment is affected when they work.

Student Earned Income Exclusion (for people on SSI)

The Student Earned Income Exclusion is an SSI work incentive which enables students under age 22 to keep more SSI when working. A portion of the student's earnings *is not counted* in determining how much their SSI payment is reduced due to work. In 2018, up to **\$1,820** per month may be excluded, with a maximum exclusion of **\$7,350** per year.

For more information, contact the Work Incentives Connection: 651-632-5113 or
1-800-976-6728 (or MN Relay-711).