



a program of **GOODWILL-EASTER SEALS®**
MINNESOTA

From the **MINNESOTA WORK INCENTIVES CONNECTION:**

SOCIAL SECURITY ADMINISTRATION CHANGES FOR 2020

Social Security Disability Insurance (SSDI) Cost of Living Adjustment: People on SSDI will receive a cost of living adjustment (COLA) of 1.6% for the year 2020.

Medicare Part B Premium: The standard monthly premium for Medicare Part B enrollees will be \$144.60 for 2020. The annual deductible for Medicare Part B beneficiaries is \$198 in 2020.

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 2020, having gross wages over **\$910** in a month will count as a Trial Work Period month.
- If self-employed, net monthly earnings over \$910 or working more than 80 hours in a month count as a Trial Work month.
- Do not assume someone has their Trial Work Period available. It may have been used in prior years.

Substantial Gainful Activity (SGA) Level for People with Disabilities: The Substantial Gainful Activity (SGA) level will increase to **\$1,260** per month in 2020. 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 will be **\$2,110** per month in 2020.

SSI Federal Benefit Rate: The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) in 2020 will be **\$783** for individuals and **\$1,175** 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 their SSI payment. In 2020, up to **\$1,900** per month may be excluded, with a maximum exclusion of **\$7,670** per year.

For more information, contact the **Work Incentives Connection: 651-632-5113 or 1-800-976-6728.**

Keep this page for reference.