

Impairment-Related Work Expense for Social Security Disability Insurance



Quick Look: An Impairment-Related Work Expense (IRWE) allows you to deduct the cost of certain items and services (things that help you work) from your gross earnings. This can help you maintain your eligibility for SSDI longer, until you can work to a level of self-sufficiency.

When you are working, you can deduct expenses related to your disability (impairment) from your gross monthly earnings. Social Security uses the cost of these expenses to calculate the amount of your SSDI payment.

How It Works

For an IRWE deduction to be allowable, it must meet the following five criteria:

- The expenses must be related to an impairment and
- The expenses must help the individual work,
- The expenses must be paid by the individual and not reimbursed by another source,
- The expenses must be paid within a month in which the individual works, and
- The expenses must be reasonable.

Some examples of IRWE expenses may be:

- Supported employment services
- Attendant care
- Medical devices
- Prostheses
- Work-related equipment and assistants
- Medications and therapies, etc.

To establish an IRWE, you must submit the cost of the expenses in writing to the local Social Security office with an explanation of how the expense meets the above criteria. SSA will not count those expenses when they compare your income to Substantial Gainful Activity (SGA) levels.

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IRWE for SSDI

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In 2020, the monthly SGA level is \$1,260. For individuals whose primary disability on record with the SSA is blindness, the 2020 level is \$2,110 in gross earnings. Impairment-Related Work Expense is an added support, available to you once you have completed the Trial Work Period.

A Community Work Incentives Coordinator or an Indiana Benefits Information Network (BIN) Liaison will help you identify expenses that may be applicable as Impairment-Related Work Expenses. The Social Security Administration will make the final determination as to what qualifies as an Impairment-Related Expense.

For general information:

Indiana Works

Indiana's Work Incentive Planning and Assistance Program

Northern and Central Indiana:

1-855-641-8382 (toll free)

or

Southern Indiana:

1-800-206-6610 (toll free)

For the Benefits Information Network:



<https://www.iidc.indiana.edu/cclc>

812-855-6508

The Social Security Administration, Office of Employment Support Programs, has reviewed this information for accuracy. However, the viewpoints of this fact sheet do not necessarily reflect the viewpoints of the Social Security Administration.