

Impairment-Related Work Expenses (IRWE) & SSDI Benefits

Fact Sheet 2021

What are IRWEs?

IRWEs are SSI and SSDI work incentives that are applied differently to each Social Security disability program. They consist of items or services that are:

- Purchased by a working beneficiary,
- Not reimbursed by a third party,
- Directly or indirectly related to their disability,
- Needed for them to work successfully, and
- Considered reasonable in terms of cost.

Some examples of IRWE expenses are Attendant Care services, prosthesis, transportation costs, medical devices, work-related equipment, adaptive equipment, medications and therapies. For more examples, reference Social Security's *Red Book* (<https://www.ssa.gov/pubs/EN-64-030.pdf>) and www.ssa.gov/redbook/newfor2020.htm.

What is the SSDI advantage of using IRWEs?

Approved IRWEs are applied to the Substantial Gainful Activity (SGA) determination conducted by Social Security every month during and after the Extended Period of Eligibility. Normally, if your gross monthly earnings exceed the SGA threshold, \$1,310 in 2021, \$2,190 if you are blind, you will not be entitled to an SSDI payment for that month.

However, since the costs of IRWEs are deducted from gross earnings, then there is a possibility your countable earnings will fall below the SGA threshold, making you entitled to an SSDI payment. All of this will depend on how much your gross monthly earnings have exceeded the SGA threshold and how much you have in IRWEs.

What are best practices when applying for IRWEs?

- When considering if an item or service is an IRWE, go for it – you have nothing to lose!
- Prior to working, it is highly recommended you consult with a Social Security Claims Representative about your potential IRWEs.
- Always apply for IRWEs in person at your local Social Security office.
- Submit copies of your receipts for each IRWE you are applying for.
- Provide an explanation as to how each expense meets the IRWE criteria previously stated.
- In some cases, you may need to bring a doctor's note, justifying why you need the service and/or item you have purchased as a result of your disability.

What can you do if your IRWE is denied?

If Social Security denies your application for a particular IRWE, know that you have the right to request an appeal within 10 business days after receiving a formal notification from Social Security about their decision.

A Community Work Incentives Coordinator can help you identify expenses that may qualify as IRWEs. Ultimately, Social Security determines what is considered an IRWE.

For more information about **Work Without Limits Benefits Counseling** contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>