

SOCIAL SECURITY WORK INCENTIVES: IMPAIRMENT-RELATED WORK EXPENSES (IRWE) Social Security Administration (SSA)

PURPOSE

The Impairment-Related Work Expenses (IRWE) program is a work incentive program for persons with disabilities who receive SSI and SSDI benefits. It is administered by the Social Security Administration (SSA) and applies to all SSDI and those SSI beneficiaries who are not blind. IRWE provides the cost of certain items and services related to the person's impairment and necessary for work to be deducted from earnings in determining if the person is engaging in Substantial Gainful Activity (SGA).

These same Impairment-Related Work Expenses can be deducted, under certain circumstances, from earned income to determine an SSI beneficiary's countable earned income. Thus, the cost of many AT devices and services required for employment can be paid for by employment earnings that would otherwise have reduced the disabled person's SSDI or SSI benefits.

CONTACT

Social Security Administration (SSA)
(800) 772-1213
www.ssa.gov

FINANCIAL CRITERIA

- See "Eligibility."

ELIGIBILITY

- Persons must have a disability.
- Persons must meet all the eligibility requirements for SSI or SSDI with the exception of income and/or resources.
- If SSI is not received because of excess income or resources, deducting impairment-related work expenses may help an individual to qualify for SSI.
- IRWE are deductible for SGA and SSI payment purposes when:
 - the expenses are directly related to enabling an individual to work;
 - a person needs the item or services in order to work due to a severe physical or mental impairment;
 - the cost is paid by the person with a disability and is not reimbursable by another source such as Medicare, Medicaid, private insurance, etc.; and
 - the expense is "reasonable" (e.g., it represents the standard charge for the item or service in the person's community).

AT SERVICES PROVIDED/COVERED

- No AT services are provided or covered.

AT DEVICES PROVIDED/COVERED*

-  Aids for Daily Living
-  Aids for Hearing Impaired
-  Aids for Vision Impaired
-  Augmentative Communication
-  Computer Applications
-  Worksite & Office Modifications
-  Educational Devices & Adaptations
-  Environmental Controls
-  Seating & Positioning Equipment
-  Vehicle Modifications
-  Wheelchairs & Mobility Aids

* Note: All must be needed to achieve work-related goals.

APPLICATION PROCESS

- Contact the SSA office at (800) 772-1213 to discuss and develop your work plans and an IRWE. Ask to speak with an employee who is knowledgeable about IRWE and other SSA work incentives.
- The Social Security Administration field office determines whether expenses may be deducted from earnings. In making this determination, the field office may:
 - Request the beneficiary or the representative to verify the need for an IRWE (by telephone or in writing); and
 - Ask a beneficiary or representative if:
 - The item/service is related to the impairment and is necessary to enable the person to perform his or her job;
 - The person is paying for the item/service (and to submit proofs); and
- Some other source is paying for the item/service and how long that funding will continue.



Social Security Work Incentives: Impairment Related Work Expenses, cont. . .

For assistance with SSI Work Incentive and Benefits Planning, contact a Benefits Counselor at:

Northeast Oklahoma Ability Resources
Tulsa, OK
(918) 592-1235 (TDD)
(800) 722-0886 (TDD)

Northwest Oklahoma National Association for Mental Illness (NAMI) - Oklahoma
Oklahoma City, OK
(405) 230-1900
(800) 483-1264

Southern Oklahoma Progressive Independence
Norman, OK
(405) 321-3203 (TDD)
(800) 801-3203 (TDD)

Statewide Oklahoma Benefits Planning & Assistance Project
(405) 325-8130 (TDD)
(866) 608-8873 (TDD)

PIECES OF THE PUZZLE

- The cost of certain impairment-related items and services that a person needs to work are deducted from gross earnings in figuring Substantial Gainful Activity (SGA), even if these items and services are also needed for non-work activities. The deductions can be made only if:
 - The cost of the item or service is paid for by the person with the disability; and
 - The person has not been and will not be reimbursed for the expense.
- The amount a person pays towards the cost of the items and services is deducted from gross earnings. Only after these expenses are deducted is a determination made as to whether "countable earnings" represent SGA. IRWE may reduce earnings below SGA level.
- IRWE are also excluded from earned income in figuring a SSI beneficiary's monthly payment amount.
- The AT must enable the person to perform a job, get to a job or to maintain employment. Only items that meet this requirement can be deducted.
- Help is available if you have concerns about working and your social security benefits. Oklahoma has a Benefits Planning, Assistance and Outreach Project that offers a service to SSA beneficiaries and recipients who are considering employment and self-sufficiency. The project's counselors provide assistance with exploring employment options, information on SSA benefits and incentives for entering the workforce. If you are between the ages of 14 and 64 and interested in support as you make work and benefits-related decisions, contact a Benefits Counselor.
- SSI or SSDI recipients between the ages of 16-64 are eligible to receive a Ticket To Work voucher which will assist them in seeking employment opportunities. See Appendix A for details on Ticket to Work.
- Because the person is essentially paying for the AT with his or her own money that has been set aside in the IRWE, he or she will own the AT device(s).
- Often a person has to pay for the work-related services and items (including AT) over a period of time. Many vendors require the full payment at the time of purchase. Therefore, a person may want to borrow money under the BancFirst Alternative Financing Program (AFP) and deduct the payments as an IRWE. (See Section V, Page 93)