

Impairment Related Work Expenses

These Medically Related Items/Services allow a Person to Work and Have Two Different Uses:

- ◆ To reduce countable earnings, thereby avoiding the \$1,690 substantial gainful activity (SGA) rule.
- ◆ To reduce countable income, thereby increasing the amount of the monthly SSI benefit.

Three-Part Test for an IRWE:

- ◆ The individual with a disability must pay for the item or service.
- ◆ The item or service must be related to the person's disability or to a condition for which he or she is receiving treatment. Social Security POMS DI 10520.010 A.
- ◆ If person did not spend the money and receive the item or service, he or she would not be able to work.

Examples of Items or Services that Could Qualify as IRWEs:

- ◆ Transportation to work, including costs related to modified vehicles, operating a vehicle, or paying a driver or transportation company.
- ◆ Attendant care services at home (to get a person ready for work) or at the job.
- ◆ Medical devices (e.g., wheelchairs, walkers) and prosthetic devices (e.g., artificial arms or legs).
- ◆ Residential modifications for persons who work away from home or in the home.
- ◆ Prescription drugs, medical services.
- ◆ The IRWE deduction will be either the full payment or the copayment, i.e., only the amount paid by the beneficiary.

Alternative Methods of Allocating IRWEs:

- ◆ The full amount can be deducted in the month it is paid.
- ◆ For large expenditures, the amount can be divided by 12 and deducted monthly.
- ◆ For long-term loans or credit card payments, the monthly payment is deducted.

IRWEs and SGA:

- ◆ The \$1,690 SGA rule for 2026 (\$2,830 for persons who are statutorily blind) applies to all SSDI applicants and beneficiaries.
- ◆ The SGA rule also applies to SSI applicants who are not statutorily blind but does not apply to applicants who are statutorily blind. The SGA rule does not apply to any SSI recipients.
- ◆ Monthly amount of all IRWEs is deducted from gross monthly earnings to obtain countable earnings.
- ◆ If countable earnings are less than \$1,690/\$2,830, after IRWE deductions, the person is not performing SGA.
- ◆ Subsidies and paid time off (vacation, personal, holiday, sick pay) will also reduce countable income.

IRWEs and SSI Budgeting:

- ◆ The monthly amount of all IRWEs is deducted from gross wages.
- ◆ Since IRWEs are deducted after the \$65 deduction, but before the additional 50 percent deduction, the result is that the SSI payment is increased by no more than 50 cents for every \$1 of IRWEs.

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