

SSA Work Incentives 101 - Introduction to Special Conditions

What is a Special Condition? – A Special Conditions is a Social Security work incentive related to on the job supports or accommodations which are funded by a third party. For example, the time your job coach assists you to complete some of your tasks while you are working.

How can they help? - Special Conditions can reduce the amount of countable income considered by Social Security when calculating whether a Title II (SSDI / CDB) cash benefit will be issued for a given month.

When do they apply? – Special Conditions can be utilized with Title II benefits (SSDI / SSCDB) following an employee's initial [Trial Work Period](#). They can also be utilized during the SSI application process to determine if a person is working below the current [Substantial Gainful Activity \(SGA\)](#) rate (changes annually). Subsidies will not impact SSI cash benefit calculations.

How to Establish a Special Condition with Social Security

A yellow cartoon character with a smiling face, wearing a blue and yellow striped shirt and blue pants, standing with hands on hips.

Step 1:

Have a conversation with the employer about what a Special Condition is, how it will benefit the employee, and how Special Conditions are determined. For many people an Employment Support professional may take the lead with this step.

It's important to share that Special Conditions do not reflect the value that an employee brings to their employer or workplace. It is simply a reflection of a person's need for accommodation as compared to their colleagues and coworkers in similar roles.

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Step 2:

Documentation is drafted in the form of a letter by the employer, job coach, or teacher with information about how a person's duties are a little different than their co-workers, or what extra supports or considerations someone might receive on the job. It's also helpful to include hours worked, rate of pay, and the number of hours a job coach provides direct support to the person on their job each week.

In some situations, Social Security may also request an [Employee Work Activity Questionnaire](#) to be completed by a support professional or the employer.

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Step 3:

Documentation will then be submitted to the local Social Security office via fax, mail, or in-person for review. When submitting, be sure to keep a copy of the documentation for your records and a confirmation of receipt by the Social Security office.

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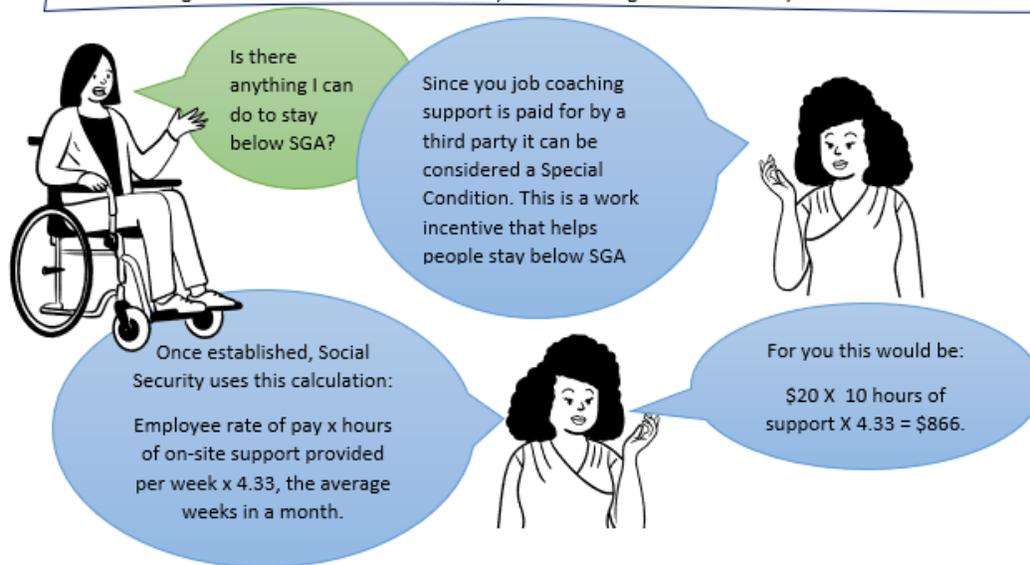
Step 4:

Once submitted, follow up with the local Social Security office to ensure that the work incentive has been approved and applied to the beneficiary's case. It can sometimes take a few weeks to a few months to be approved.

Let's Look at a Special Condition Example:

Jane earns \$20 an hour and works 20 hours a week. Her average monthly pay is \$1,732 in gross wages. Her job coach directly assists her with some of her job duties for 10 of the 20 hours a week she works.

Earning this much would put Jane above what's called SGA, a monthly limit on earnings that determines whether someone will get a Title II cash benefit. Therefore, she wouldn't get a check for any month she earns above SGA.



Is there anything I can do to stay below SGA?

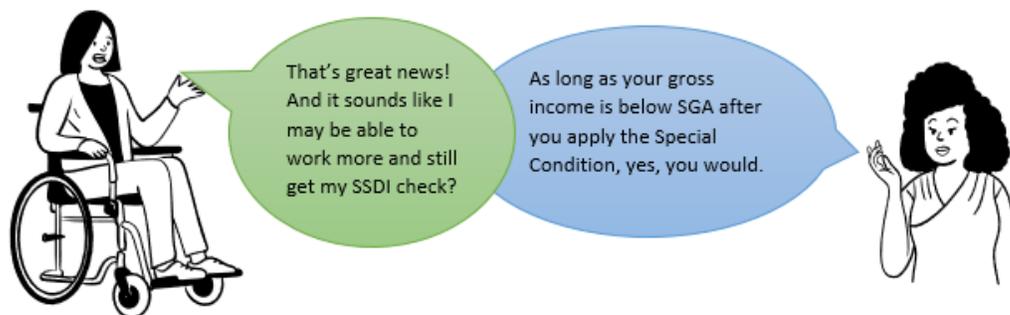
Since your job coaching support is paid for by a third party it can be considered a Special Condition. This is a work incentive that helps people stay below SGA.

Once established, Social Security uses this calculation:
Employee rate of pay x hours of on-site support provided per week x 4.33, the average weeks in a month.

For you this would be:
 $\$20 \times 10 \text{ hours of support} \times 4.33 = \$866.$

Once the Special Condition amount is established, SSA would only count the funds subtracted after the Special Condition Exclusion. This ends up being $\$1732 - \$866 = \$866.$

Now \$866 is considered countable income. That's well below the SGA limit, so Jane will likely be able to keep her full Title II check for the month!



That's great news! And it sounds like I may be able to work more and still get my SSDI check?

As long as your gross income is below SGA after you apply the Special Condition, yes, you would.

Bee Aware's Special Condition Pro-Tips



- Always keep copies and records related to what and when information is submitted to Social Security.
- Contact SSA approximately 10 days after submitting the documentation to ensure that it has been received
- Special Conditions can be applied retroactively. Consider the full scope of employment when completing paperwork for submission.
- Check in with the local Social Security office on an annual basis to confirm that the Work Incentive is still in place.
- If there is a promotion, change of job, or change in duties, this may impact your Work Incentive. Be sure to update Social Security in these situations.

For additional information on Special Conditions, other disability benefit related topics, or to see if you qualify for individualized benefit planning services, please visit www.benefitu.org