

Claim IRWE; Increase Benefits

October 30, 2018

If you are working and have to pay for items or services that help you get to work or to keep your job, the Social Security Administration (SSA) will deduct the cost of allowable expenses against your earned income that is reported. These items/services are called Impairment-Related Work Expenses (IRWE). For persons receiving SSI or SSDI and working in "[Substantial Gainful Activity](#)" as defined by SSA, you have the right to report to Social Security the amount of money you spend on IRWE. This will allow Social Security to deduct allowable expenses from your earned income which may result in you receiving more SSI/SSDI monthly benefits.

In order for a paid expense to qualify, it must meet the following 4 criteria:

1. The item/service must help you go to work or to keep your job
2. You need the item/service because of a physical or mental condition
3. You are not reimbursed for the item/service by another source such as Medicare, Medicaid, or private insurance carriers, AND
4. The cost is reasonable - it is a normal charge for the item/service in your community.

You must be working in the month you pay for IRWE. Only in certain situations can Social Security deduct IRWE you pay before you start or after you stop working.

Examples of IRWE: Transportation Costs, Attendant Care Services, Medical Devices, Residential Modifications, Service Animals, Prescription Drugs, and some Medical Services and Supplies. For a complete listing of IRWE, click [here](#).

Example of applying IRWE to your SSI benefits:

Jane Doe receives \$750 SSI benefits and earns \$1025 per month from working at a new job. She pays the following impairment-related work expenses:

- \$50 a month for special transportation to get to and from work.
- \$200 a month for someone to help her shower, get dressed, and cook for her.

Social Security could use the following calculations towards Jane's SSI benefits.

\$1025 gross earned income - \$20 general exclusion = \$1005

\$1005 - \$65 work exclusion = \$940

\$940 - \$250 total IRWE (200 + 50) = \$690

\$690 / 2 = \$345 (countable earnings)

\$750 SSI benefit - \$345 countable earnings = **\$405** new SSI monthly amount

Without claiming the IRWE, Jane's new SSI amount could be calculated as follows:

\$1025 income - \$20 exclusion = \$1005

\$1005 - \$65 work exclusion = \$940

\$940 / 2 = \$470 (countable earnings)

\$750 - \$470 = **\$280** new SSI monthly amount

For more information on work incentives, IRWE, and how to report them to Social Security, please contact your assigned Louisiana Work Incentives Planning and Assistance (LA-WIPA) Coordinator by locating your parish on the map provided [here](#) or visit the Social Security website www.ssa.gov.

Contact Us

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