

EXR for Former SSI Beneficiaries

Fact Sheet 2018

What is Expedited Reinstatement (EXR)?

EXR is the ultimate safety net that former Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) recipients may use to have their benefits reinstated.

In other words, through EXR you do not have to reapply for benefits and there is no waiting period to get your former cash and health insurance benefits reinstated, once Social Security has determined that you qualify for EXR.

How can I qualify for EXR as a former SSI recipient?

If you are a former SSI recipient, you must meet the following conditions to qualify for EXR:

- Your SSI case must have been terminated due to 12 consecutive months of excess work and/or a combination of work and unearned income i.e. cash gifts, other public cash benefits, etc.;
- As a result of your excess income, you must also no longer qualify for Extended Medicaid coverage, also referred to as 1619 (b), which is a work incentive that preserves MassHealth Standard due to excess work and/or work and unearned income;
- You can no longer perform Substantial Gainful Activity (SGA) due to your disability, or because of a disability-related medical condition. In 2018, monthly gross earnings that equal or exceed \$1,180 is considered SGA;
- Your EXR request must be made within 5 years (60 months) from the month your claim was closed. Exceptions are made to this rule, however, if the individual provides good cause i.e. not being notified that their case was terminated. Note: You may request EXR in the same month that you stop earning SGA.

How does EXR work for former SSI recipients?

Starting the month after you apply for EXR, you will be eligible for up to 6 months of provisional cash benefits and public health insurance (MassHealth Standard) benefits, while Social Security is reviewing the continuation of your original disability. Note: If you perform SGA during this 6-month period, your provisional benefits will stop.

What if my EXR request is denied?

If denied, your provisional benefits will not be considered as an overpayment. Therefore, you do not have to pay anything back. Also, you can appeal Social Security's decision within 10 business days of receiving official notification of their EXR decision.

What if my EXR request is approved?

If approved, your disability benefits will be officially reinstated and you will begin your Initial Reinstatement Period (IRP).

Your IRP will conclude after receiving 24 cash benefit payments. During an individual's IRP, *SSI beneficiaries* will receive a payment during any month they do not have excess income.

What are the benefits of EXR?

- To qualify for EXR, you only have to meet the medical standard instead of both medical and vocational standards;
- You get up to 6 months of temporary cash and health insurance benefits, while Social Security is making an EXR decision;
- Once SSI cash benefits and MassHealth Standard are reinstated under EXR, then you can also take advantage of any SSI-related work incentives. To learn more about these incentives, reference the *SSI Benefits & Related Work Incentives Fact Sheet* at www.workwithoutlimits.org/benefitscounseling

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EXR for Former SSDI Beneficiaries

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What is Expedited Reinstatement (EXR)?

EXR is the ultimate safety net that former Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) recipients may use to have their benefits reinstated.

In other words, through EXR you do not have to reapply for benefits and there is no waiting period to get your former cash and health insurance benefits reinstated once Social Security has determined that you qualify for EXR.

Can other SSDI-related programs use EXR?

Yes. Since Childhood Disability Benefits (CDB) and Disabled Widow(er)'s Benefits (DBW) fall under the same category of Social Security benefits as SSDI, former beneficiaries of either program can take advantage of EXR by satisfying the same conditions that former SSDI beneficiaries must meet.

How can I qualify for EXR as a former SSDI recipient?

If you are a former SSDI recipient, you must meet the following conditions to qualify for EXR:

- Your SSDI case must have been terminated due to you performing Substantial Gainful Activity (SGA) after your Extended Period of Eligibility (EPE). In 2018, monthly gross earnings that equal or exceed \$1,180 is considered SGA;
- You can now no longer perform SGA due to your disability, or because of a disability-related medical condition;
- Your EXR request must be made within 5 years (60 months) from the month your claim was closed. Exceptions are made to this rule, however, if the individual provides good cause i.e. not being notified that their case was terminated. **Note:** You may request EXR in the same month that you stop earning SGA.

How does EXR work for former SSDI recipients?

Starting the month after you apply for EXR, you will be eligible for up to 6 months of provisional cash benefits (excludes minor dependent benefits) and public health insurance (Medicare) benefits, while Social Security is reviewing the continuation of your original disability.

Note: If you perform SGA during this 6-month period, your provisional benefits will stop.

What if my EXR request is denied?

If denied, your provisional benefits will not be considered as an overpayment. Therefore, you do not have to pay anything back. Also, you can appeal Social Security's EXR decision within 10 business days of receiving official notification.

Note: If you continue receiving Medicare under the Extended Period of Medicare Coverage (EPMC) and you are denied EXR as a result of medical improvement, then your Medicare coverage will stop. In order to use EPMC for as long as possible, you must continue having the same disabling condition as when you initially applied.

What if my EXR request is approved?

If approved, your disability benefits will be officially reinstated and you will begin your Initial Reinstatement Period (IRP). Your IRP will conclude after receiving 24 cash benefit payments. During an individual's IRP, *SSDI recipients* will receive a cash benefit during months they are not performing SGA.

What are the benefits of EXR?

- To qualify for EXR, you only have to meet the medical standard instead of both medical and vocational standards
- You get up to 6 months of temporary cash and health insurance benefits, while Social Security is making an EXR decision;
- If you are approved for EXR, there is no additional 5-month waiting period as you experienced when you initially applied for SSDI or DWB;
- You will be entitled to a full set of SSDI work incentives (Trial Work Period, Extended Period of Eligibility, etc.) once your IRP is considered complete. To learn more about these incentives, reference the *SSDI Benefits & Related Work Incentives Fact Sheet* at www.workwithoutlimits.org/benefitscounseling.

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