

Expedited Reinstatement of Benefits (EXR)

2026 Fact Sheet on Work Incentives

A safety net has been established for SSDI beneficiaries and SSI recipients who have been terminated from Social Security due to work. If individuals are again unable to work due to a disability, they may apply for a reinstatement of benefits. Through the Expedited Reinstatement of Benefits, you will not have to file a completely new application to begin your benefit check again.

For more information and support on your work incentives, contact:

INDIANA WORKS
Work Incentives
Planning and Assistance

In Northern and Central Indiana:
1-855-641-8382
(Toll free)

In Southern Indiana:
1-502-548-4492

How It Helps You:

If Social Security has closed your case because of work activity, and you now find you are unable to work again, Social Security has a 60 month safety net available. With this safety net, you may begin to receive your cash benefit again by completing an Expedited Reinstatement "EXR" application with Social Security.

How It Works:

You may request an Expedited Reinstatement of benefits within five years (60 months) after your benefits are terminated due to work activity. You will be eligible for up to six months of provisional (temporary) benefits including Medicare and Medicare Part D prescription drug coverage with a premium while Social Security is reviewing the continuation of your original disability.

If Social Security denies your EXR after a medical review the six months of provisional benefits usually is not required to be paid back, in other words there is no overpayment. But remember, to qualify for the "EXR" provision, you:

- must have stopped receiving SSDI due to earnings from work;
- are no longer earning more than the Substantial Gainful Activity (SGA) level (in 2026, **\$1,690** gross per month for people with disabilities or **\$2,830** gross per month for blind beneficiaries);
- are currently unable to earn over SGA due to your disability;
- have the same disability as when you applied initially; **and**,
- make the request for reinstatement within 60 months (5 years) from the month Social Security terminated the previous benefits.

After you have received 24 months of payments, you may be eligible for a new Trial Work Period and a new Extended Period of Eligibility, if you begin working again and cannot earn above the Substantial Gainful Activity (SGA) level.

In some circumstances, it may be more advantageous to file a new application for benefits rather than apply for EXR. A Community Work Incentives Coordinator or a Benefits Information Network Liaison can help you understand more about Expedited Reinstatement of Benefits provisions.

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