What is Expedited Reinstatement (EXR) of Social Security Benefits?
Expedited Reinstatement (EXR) is a safety net for people who return to work and later lose their Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits and payments. If cash payments ended because of work and earnings, and a person stops working within 5 years of when benefits ended, Social Security may be able to start benefits again.

Who is eligible?
An SSI or SSDI beneficiary who:
• Stopped receiving benefits because of earnings from work,
• Is unable to work or perform Substantial Gainful Activity (SGA),
• Is disabled because of an impairment that is the same as or related to the impairment that allowed the beneficiary to get benefits earlier, and
• Makes the request within 5 years from the month the benefits ended.

What are provisional benefits?
Provisional benefits can be paid when someone requests EXR. These include cash payments and Medicare/Medicaid coverage. These benefits usually do not have to be paid back if the Social Security Administration denies the EXR request. Provisional payments are paid for up to 6 months, but will end sooner if the person seeking EXR:
• Is notified of the Social Security Administration’s EXR decision,
• Engages in Substantial Gainful Activity (SGA), or
• Reaches full retirement age.

What is Substantial Gainful Activity?
The term “Substantial Gainful Activity”, SGA, is used to describe a level of work activity and earnings. Work is “Substantial” if it involves doing significant physical or mental activities or a combination of both. For work activity to be substantial, it does not need to be performed on a full-time basis. Work activity performed on a part-time basis may also be substantial gainful activity.

“Gainful” work activity is:
• Work performed for pay or profit, or
• Work of a nature generally performed for pay or profit, or
• Work intended for profit, whether or not a profit is realized.

How to apply
The former beneficiary can contact their local Social Security office to request a reinstatement of SSI or SSDI benefits. The wait time for appointments is typically 3 months or longer, and documentation may need to be completed in advance.