

Supplemental Security Income Work Incentives for When You Are Turning 18 Years Old

In Disability Rights Montana's quarterly October PABSS newsletter, we will be discussing different Supplemental Security Income work incentives for individuals who are turning eighteen years old.

Section 301 Payments:

At the age of 18 years old, an individual receiving Supplemental Security Income (SSI) will face a redetermination assessment for medical eligibility. Ordinarily, if you are found no longer medically eligible after the age 18 redetermination assessment, you will stop receiving payments. However, if you participate in an approved program of special education, vocational rehabilitation (VR), or similar services, your benefits may continue as long as you are participating in the program.

Examples of Approved Programs Include:

- An individualized education program (IEP) for an individual who is between the ages of 18 and 21;
- A VR agency using an individualized plan for employment (IPE);
- Support services using an individualized written employment plan;

- A written service plan with a school under Section 504 of the Rehabilitation Act; or
- An approved Plan to Achieve Self Support (PASS).

To Qualify for SSI Continued Payments under Section 301:

- You must participate in an approved program of VR or similar services that began *before* your eligibility ends; and
- The Social Security Administration (SSA) must review the program and decide that your continued participation in the program will likely result in you no longer receiving disability benefits.

Student Earned Income Exclusion (SEIE):

The SEIE allows individuals under 22 years old who are regularly attending school to have some of their earnings excluded from their countable income when determining SSI eligibility and payment. If you are home schooled, the SSA may consider you regularly attending school. For 2018, the amount of earnings that will have no effect on your eligibility or benefits is \$7,350 a year. The amount of earnings that the SSA can exclude each month, until the SSA have excluded the maximum for the year, is \$1,820 a month.

The SEIE is Available to You if You Are In Any of the Following:

- A college or university for at least 8 hours a week under a semester or quarter system;
- Grades 7-12 for at least 12 hours a week;
- A training course to prepare for employment for at least 12 hours a week (or 15 hours a week if the course involves shop practice);

- Any of the above for less time for reasons beyond your control, such as illness; or
- A transition program preparing you for employment while you receive special education services.

Plan to Achieve Self-Support (PASS):

PASS allows you to plan for your future. If you receive SSI or could qualify for SSI after setting aside income or resources for pursuing a work goal, PASS could be a beneficial option. The purpose of the PASS is to help individuals with disabilities find employment that reduces or eliminates SSI or SSDI benefits. You would be able to set aside some of your earnings to pay for expenses for education, vocational training, or other expenses related to achieving your work goal. If you have a PASS, it may also qualify you for SSI continued payments under Section 301.

PASS Steps:

- You will need to decide on your work goal and then determine all of the steps that you will need to take in order to achieve your goal.
- You will need to determine the services and/or items necessary to achieve your work goal.
- You will need to obtain cost estimates and find out how much these services and/or items will cost. PASS can help you save in order to pay for these costs.
- If your work goal is self-employment, you will need to submit a business plan as well.

- You can get assistance in developing a PASS plan from Disability Rights Montana, a VR counselor, benefits specialists, and/or your local Social Security office.
- You will need to complete a PASS form (SSA-545-BK).
- You can then either mail in or bring in your PASS form to your local Social Security office.
- A PASS expert will then work with you and look over your plan to see if your work goal is reasonable.
- The PASS expert will discuss any potential changes with you after reviewing your plan.
- If your PASS is not approved, you can appeal the decision.

Achieving a Better Life Experience (ABLE) Account:

An Achieving a Better Life Experience (ABLE) account is a tax-advantaged savings account for an individual with a disability. You can use an ABLE account to save funds for many disability-related expenses, such as those for education, housing, transportation, employment training, assistive technology, and related services. The account owner, family, and friends can all contribute to the ABLE account. The money that you have in your ABLE account, up to and including \$100,000, does *not* count as a resource under SSI rules.

The Account Owner of an ABLE Account Must:

- Be eligible for SSI based on disability or blindness that began *before* age 26; or

- Be entitled to disability insurance benefits, childhood disability benefits, or disabled widow's or widower's benefits, based on disability or blindness that occurred *before* age 26; or
- Have a certification that disability or blindness occurred *before* age 26.

Grants and Scholarships:

The SSA does *not* count grants, scholarships, fellowships, and gifts as income or resources when they figure SSI benefits. You must use them to pay for tuition, fees, and other necessary educational expenses at any educational institution. Other types of assistance have no time or use limits. When the SSA figures SSI benefits, they do *not* count all student financial assistance received under Title IV of the Higher Education Act of 1965. This includes Pell grants, Federal PLUS Loans, Perkins Loans, Stafford Loans, Ford Loans, and work study programs, as well as the Bureau of Indian Affairs student assistance programs.

Work Incentives Planning and Assistance (WIPA):

WIPA projects provide information and benefits counseling to help you understand how work and earnings can affect your benefits. WIPA projects start working with individuals who are 14 years old and up. To learn more about work incentives and to locate the nearest WIPA project, contact the Ticket to Work Help Line at 1-866-968-7842 (TTY 1-866-833-2967). You can also find information on WIPA projects at choosework.ssa.gov/findhelp.

Upcoming Events:

Job Service Kalispell: Basic Computer Skills Class and Resume Class- October 8th, 15th, 22nd, and 29th, Interview Skills Class- October 5th, 12th, 19th, and 26th

Job Service Missoula: Interviewing Basics Workshop- October 9th, Soft Skills for Job Seekers Workshop-October 23rd

Work Incentive Seminar Event: Getting the Job: Ticket to Work's Resume and Interview Tips –October 24th 3:00 p.m.- 4:30 p.m. Eastern

Here is the link to register for the webinar:

<https://choosework.ssa.gov/wise/details>

National Disability Employment Awareness Month (NDEAM):

NDEAM is led by the U.S. Department of Labor's Office of Disability Employment Policy (ODEP). According to ODEP, "Observed each October, NDEAM celebrates the contributions of workers with disabilities and educates about the value of a workforce inclusive of their skills and talents." The NDEAM theme for 2018 is "America's Workforce: Empowering All." For more information and resources, please visit ODEP's website at <https://www.dol.gov/odep/topics/ndeam/>.

Rooted in Rights: Willing to Work Video:

“It’s a jungle out there for job-seekers with disabilities! Wilbert Johnson tells us how he was able to get his dream job and provides tips for fellow job-seekers.”

Here is the link to watch the video:

https://www.rootedinrights.org/videos/storytellers-series/willing-to-work/?mc_cid=fbac601982&mc_eid=f6d9b1020d

For more information, please contact Eva Belatski, Disability Rights Montana Advocacy Specialist, at 800-245-4743 or eva@disabilityrightsmt.org.

Disability Rights Montana protects and advocates for the human, legal and civil rights of Montanans with disabilities while advancing dignity, equality and self-determination.

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