

High School, Social Security benefits, and Going to work

Are you a student with a disability? Do you receive Social Security benefits? Did you know there are a variety of work incentives designed to help you reach your employment goals and increase your earnings during and after high school? This guide will tell you more about the work incentives available to you, where to go to learn more, and where you can get assistance with using work incentives.

What are work incentives?

Social Security offers work incentives to encourage you to try working without losing your cash or medical benefits right away. They provide financial incentives for working, and some allow you to save money to pay for things that you need, without impacting your benefits.

Why are work incentives important during transition?

Work incentives can be used to help you reach your employment goals and help you become more economically self-sufficient. Some can even be used before you begin working. It is important to know about all the resources available to help you reach your goals.

What types of work incentives might work for me if I get Supplemental Security Income (SSI)?

General and Earned Income Exclusions: SSI is based on your income. The amount you receive is determined by other income you have, such as Social Security Disabled Child (SSDAC) benefits (considered “unearned income”) or earnings (any income from work is considered “earned income”). SSI will not look at the first \$20, which is considered the General Income Exclusion. They will then take off the first \$65 of earned income, subtract any Impairment Related Work Expenses (see below), and then subtract half of what is left, these are called Earned Income Exclusions.

The remaining amount is compared to the SSI Federal Benefit Rate to determine how much your SSI check will be.

Student Earned Income Exclusion (SEIE): This work incentive allows a person age 22 and under, and regularly attending school, to set aside earnings so they will not count against your SSI grant. There are monthly and annual limits for this work incentive. Please contact Social Security to find out how much the limits are this year.

Impairment Related Work Expense (IRWE): Are there things you need related to your disability that help you to get or keep a job? These expenses could be an Impairment Related Work Expense (IRWE). IRWE's must be requested by you and approved by Social Security. IRWE's can decrease countable income and therefore increase your SSI grant. Examples of Impairment Related Work Expenses include: medical expenses related to your disability, such as medication costs, medical devices such as a wheelchair or prosthetics, attendant care services, and transportation costs, such as vehicle modifications, driver assistance, or mileage expenses.

Plan to Achieve Self Support (PASS): A PASS Plan is a written plan with your job goal identified. A PASS Plan allows you to put some of your income and other resources in a separate bank account to pay for something which will help you reach your job goal. By saving this money, you can become eligible for SSI or increase your SSI amount. In order to use a PASS Plan you must have income other than SSI, such as wages from work, SSDI or SSDAC, or child support. Examples of items and services PASS Plans can be used for include: paying for job coaching, purchasing a vehicle, and paying for training, such as college tuition and expenses.

What types of work incentives might work for me if I get SSDI or SSDAC?

Trial Work Period (TWP): The Trial Work Period is a nine month period where you can try working without impacting your benefits. Social Security only counts months where your earnings are over a certain amount. Please contact Social Security to find out how much the Trial Work Period amount is this year. This amount is different than the amount for Substantial Gainful Activity.

Extended Period of Eligibility (EPE): The Extended Period of Eligibility is a three year period immediately following your Trial Work Period where you are still eligible for your cash benefit if your earnings are under Substantial Gainful Activity (SGA). This amount changes each year, contact Social

Security to find out how much it is this year. Subsidies and Impairment Related Work Expenses can decrease countable earnings so you may be able to keep your SSDI or SSDAC if your earnings are over SGA.

Subsidy and Special Conditions: Subsidies and Special Conditions refer to support you receive on the job that could result in your receiving more pay than the actual value of the services you performed. Social Security deducts the value of subsidies and special conditions from your earnings. Subsidies can decrease countable income and may allow you to keep your SSDI or SSDAC check if you earn above Substantial Gainful Activity after your Trial Work Period.

NOTE: This work incentive applies to you if you receive SSDI or SSDAC after the Trial Work Period. If you are applying for SSI, this work incentive can be considered when you apply for SSI.

Following are examples of subsidies and special conditions:

- You receive more supervision than other workers doing the same or a similar job for the same pay.
- You have fewer or simpler tasks to complete than other workers who are doing the same job for the same pay.
- You have a job coach or mentor who helps you perform some of your work.

Impairment Related Work Expense (IRWE): Are there things you need related to your disability that help you to get or keep a job? These expenses could be an Impairment Related Work Expense (IRWE). IRWE's must be requested by you and approved by Social Security. IRWE's can decrease countable income, potentially allowing you to earn over Substantial Gainful Activity and keep your SSDI or SSDAC. Examples of Impairment Related Work Expenses include: medical expenses related to your disability, such as medication costs, medical devices such as a wheelchair or prosthetics, attendant care services, and transportation costs, such as vehicle modifications, driver assistance, or mileage expenses.

Plan to Achieve Self Support (PASS): A PASS Plan is a written plan with your job goal identified. A PASS Plan allows you to put some of your income and other resources in a separate bank account to pay for something which will help you reach your job goal. By saving this money, you can become eligible for SSI. In order to use a PASS Plan you must have income other than SSI, such as wages from work, SSDI or SSDAC, or child support. Examples of items and services PASS Plans can be used for include: paying for job coaching, purchasing a vehicle, and paying for training, such as college tuition and expenses.

How do I request work incentives?

All work incentives need to be approved by Social Security. A PASS Plan will be approved by the PASS Cadre. Impairment Related Work Expenses and Subsidies need to be requested in writing to Social Security and be approved by your claims representative.

What type of Social Security benefits are there?

There are two main types of Social Security benefits:

SSI – Supplemental Security Income – This is an income and resource based program for individuals with disabilities. If you are under 18 Social Security will consider your parent’s income and resources when determining your eligibility for SSI. Please see information below about this process which is called “deeming”. If you get SSI, you will also get Medicaid.

SSDI/SSDAC– Social Security Disability Insurance/Social Security Disabled Adult Child – This is an insurance program. To be eligible you or your parents need to have worked and paid into the Social Security Disability Insurance system. You might be eligible for SSDI based on your own work record if you have paid a minimum number of quarters into the system. You could be eligible for SSDAC based your parent’s work record if your parent is disabled, retired or deceased. After a 2 year wait period, you will get Medicare.

How do I apply for benefits? – There are several different ways that you can apply for Social Security benefits.

1. You can call the toll free number 1-800-772-1213 (TTY 1-800-325-0778) and schedule an appointment with a local Social Security representative. When you call this number, the telephone representative will ask you questions about your disability and financial resources.
2. You can apply on-line at: <http://www.ssa.gov/applyfordisability/>
3. You can visit your local Social Security office. It is recommended that you make an appointment if you are going to go directly to Social Security to apply for benefits.

What will happen to my medical coverage when I go to work?

Medicaid – if you get **SSI** you get **Medicaid**. This is the medical ID card which provides comprehensive coverage including dental, vision, and prescriptions.

- **1619b** - If you are receiving **SSI** and then earn too much from your job to continue getting cash benefits, you can keep your **Medicaid** coverage for free with the 1619b program until your earnings exceed the State Threshold amount. Contact Social Security to find out the State Threshold amount for this year. If you have high cost **Medicaid** needs, individual thresholds can be determined on a case by case basis by Social Security. Call Social Security to find out more.
- **Healthcare for Workers with Disabilities (HWD)** - Healthcare for Workers with Disabilities (HWD) is a program which allows you to buy in to **Medicaid** by paying a monthly premium. The premium can be no more than 7.5% of your total monthly income.

Medicare – if you have **SSDI** or **SSDAC** you get **Medicare** after a two year waiting period. You have to pay a premium for **Medicare Part B** and for **Medicare Part D**, the prescription drug program. You will keep **Medicare** for up to 93 months after you complete your Trial Work Period.

What is deeming?

Deeming is a term Social Security uses to describe the process of considering another person's income and/or resources to be available to meet your food, clothing, and shelter needs. If you are under 18 your parent's income and/or resources may be determined to be deemed to you. This might make you ineligible for SSI, or cause you to have a reduced SSI payment because your parent's income is being considered when calculating your SSI payment.

Why is deeming important?

Deeming may cause you to be found ineligible for SSI at the initial application or if your situation changes while being eligible. This may cause you to also lose eligibility for Medicaid. If you are ineligible for SSI or have reduced SSI due to deeming, a PASS Plan is a work incentive you could consider to help you reach your employment goals.

Question: As a student, how will my earnings affect my parents' eligibility for benefits if one or both of my parents are receiving SSDI or SSI?

Answer: As a student, your earnings from work will not affect your parents' SSI or SSDI.

How can deeming and a PASS Plan work together to help me save money for my employment goal?

If you are under 18 and not eligible for SSI due to parent's deemed income, you could consider a PASS Plan. A PASS Plan could be written using the parent's deemed income. You would then be eligible for SSI and Medicaid and be saving money to pay for services you need when you finish school. Examples include paying for assessment services, job placement, job coaching, or college.

What do I need to know about benefits Before I turn 18?

There are two types of Social Security benefits you could receive before you are age 18.

1. You may receive benefits from the Social Security Disability Insurance system as a child of a disabled, retired, or deceased parent who paid into the SSA system, until you turn 19 if you are attending high school full time, **whether or not you have a disability**.
***Work incentives do not apply to this type of Social Security benefits.
2. You may be eligible for SSI if you meet the income guidelines. However, before you are 18 your parent's income and resources will be considered and this may cause you to be ineligible for SSI benefits.

What happens to my Benefits when I turn 18?

If you received Social Security benefits before you turned 18, you will go through one of the following processes when you turn 18 to determine if you are still eligible for benefits:

1. If you received benefits from the SSDI system as a child of a disabled, retired, or deceased parent and **you don't have a disability**, your benefits will end when you turn 18 or when you are 19 if you are still attending high school.
2. If you received benefits from the Social Security system, either SSDI or SSI, and **you have a disability**, you will need to apply for disability benefits as an adult when you are 18. You will need to meet Social Security's criteria for having a disability. If you are found eligible on your parent's record your benefits will be called SSDAC (Social Security Disabled Adult Child), or you may just receive SSI.
3. If you were under 18 when you applied for SSI and were found to be ineligible because of deemed income from your parents, when you turn 18 you can reapply and your parent's income and resources will not be considered. Only your own income and resources will be considered. This might enable you to get SSI to support yourself financially and provide medical coverage while you pursue your employment goals.

You will need to contact Social Security a couple of months before you turn 18 to reapply for benefits if needed.

NOTE: If you are 18 and receive food or shelter from another person (i.e. parents), your SSI check may be reduced by 1/3 due to the Value of One-Third Reduction rule. If you are paying rent or room and board to your parents, it is important to let Social Security know.

Do You Need Help Getting a Job?

Division of Vocational Rehabilitation (DVR) helps people with disabilities to obtain and maintain employment. Each high school has a DVR counselor assigned to help you apply for DVR services. Contact your local office DVR office to learn more. You can call 1-800-637-5627 voice/TTY to find an office near you.

Where can I get help with understanding my benefits?

If you are working with **Division of Vocational Rehabilitation (DVR)** and/or **Division of Developmental Disabilities (DDD)**, you can ask for help from one of their benefits planners. Please note, not all DDD offices have benefit planners.

For many years individuals not connected with DVR or DDD could access free Benefits Planning from the Work Incentive Planning & Assistance (WIPA) Projects. WIPA projects are approved and funded by Social Security.

Currently their funding has not been reauthorized but it is hoped funding will become available. For now, Plan to Work is providing benefits planning on a fee for service basis.

- Statewide: toll-free at 1-866-497-9443 or TTY 1-877-846-0775.
- Spokane: 509-444-3087 (voice) or 509-777-0776 (TTY)
- <http://www.plantowork.org>

Websites

<http://www1.dshs.wa.gov/dvr/> - Division of Vocational Rehabilitation

<http://www.ssa.gov/> - Social Security Administration

<http://www.ssa.gov/applyfordisability/> -

How to apply for Social Security disability benefits

<http://www.ssa.gov/work/> - Social Security Work Site

<http://www.socialsecurity.gov/redbook/index.html> -

Social Security Red Book on Employment Support

<http://www.vcu-barc.org/news.html> -

Briefing papers on transition and deeming

<http://www.worksupport.com/> - VCU Rehabilitation Research and Training Center on Workplace Supports and Job Retention

<http://www.passplan.org> -

Information and documents relating to writing a PASS plan

http://hrsa.dshs.wa.gov/Eligibility/HWD_FAQs.htm -

Healthcare for Workers with Disabilities

<http://www.wa.gov/esd/employment.html> - Work Source

<http://www.theinitiative.ws/> - Washington Initiative for Supported Employment