

# Work Incentives Transition Network (WITN)

## Transition Age Special Education Students and SSI: What Parents Should Know

### Introduction

If you are the parent of a student with a disability age fourteen or older, you are involved in planning for your child's transition from school to adult life, including employment. Together with school personnel, you and your child are exploring educational and adult service options that will provide your child with opportunities and supports in the community.

Your child may be receiving or may be eligible to receive Supplemental Security Income (SSI) benefits administered by the Social Security Administration. SSI is an income support program that provides monthly payments to persons with disabilities who have limited income and resources. You can be considered for SSI regardless of your age. In addition to monthly cash benefits, almost everyone who receives SSI is eligible for health coverage under Medicaid.

Every student receiving SSI benefits is eligible for SSI Work Incentive Programs. Work Incentives allow a student to participate in paid employment while maintaining his or her SSI benefits. Incorporating Work Incentives into your child's IEP/transition plan may increase his or her employment and independent living options after completing high school.

### Who is Eligible for SSI Benefits?

SSI eligibility is a gateway to a variety of services for transition students with disabilities. The requirements are established by the Social Security Act and its regulations. A student must meet both income and disability eligibility requirements to receive SSI benefits.

**Income Eligibility** differs according to the age of the student. If a student is younger than 18, his or her parents' income and resources are considered in determining financial need. Income requirements vary depending on the number of parents and children in the household.

Once a student is 18 years old or older the parents' income no longer matters. A number of students with disabilities who do not receive SSI will

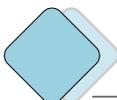
become eligible on their eighteenth birthday. *If your child applied for SSI benefits before age 18 and was turned down because of family income, you should reapply when your child is 18.*

**Disability Eligibility** is determined by SSA based on established criteria. These are not necessarily the same as the criteria schools use in identifying students requiring special education. If you think your child qualifies for SSI you should contact your local Social Security Office.

**Redetermination** for eligibility is periodically required by SSA for all individuals receiving SSI benefits. All individuals who receive SSI payments prior to their 18th birthday will go through a redetermination of eligibility at age 18. If your child is receiving SSI benefits under SSA's childhood eligibility criteria, be prepared for redetermination at age 18. You can assist SSA in the redetermination process by maintaining all of your child's medical and school records, including information from physicians and all documentation of disability. It will be helpful if you provide SSA with information on your child's work-related skills and behaviors. If your child is participating in work experience (paid or unpaid) as part of a transition program, school personnel can help you gather this information.

If you think your child is eligible for SSI benefits, will be eligible at age 18, or if you have questions about redetermination, you can contact SSA for additional information at **1-800-772-1213**. SSA generally recommends that you call the 800 number rather than your local SSA office. The number is available from 7:00 A.M. to 7:00 P.M. each business day. The best times to call are before 9:00 A.M. and after 4:00 P.M. A taped message will ask you to select among information options. You may stay on the line without selecting any options and a service representative will eventually come on the line. If you press 6 and then 1, you will reach a representative. Pressing 5 will provide you with the location of your local service office.

You also have the right to appeal SSA's eligibility decision. Many people are initially denied



eligibility. Across the nation, 70% of original applications are denied. *These decisions can be overturned on appeal.* There are four levels of appeal. If you believe that your child has incorrectly been denied SSI eligibility contact SSA immediately for complete information on filing an appeal.

## What are SSI Work Incentives?

SSI work incentives allow students to participate in paid work situations and maintain their SSI benefits. They are a valuable resource for students, parents, school personnel, and adult service providers when developing transition plans that include continued employment or further education or training when a student completes high school. Through the use of Work Incentives a student can:

- Engage in paid employment.
- Increase income without loss of cash benefits or eligibility for other benefits such as Medicaid.
- Offset expenses incurred as a result of their work.
- Save for further postsecondary education and training or to start a business.

In order for a student to benefit from SSI Work Incentives, the student must be receiving SSI benefits and engaged in work experiences. Incorporating SSI Work Incentives into a student's IEP/Transition Plan can provide excellent opportunities for students, parents, and other members of the planning team to explore employment opportunities while the student is still in school.

SSI Work Incentives available to transition students include: Earned Income Exclusion (EIE), Student Earned Income Exclusion (SEIE), Impairment-Related Work Expense (IRWE), Plan for Achieving Self-Support (PASS), and Blind Work Experience (BWE). Each of the Work Incentives is an income or resource exclusion that assists individuals with disabilities in maintaining necessary SSI benefits until they are self-sufficient. These incentives can be particularly helpful in designing community-based paid employment programs for students without decreasing their cash assistance benefits.

***Earned and General Income Exclusions*** apply to all SSI recipients, including any student earning

wages from a school-sponsored employment program or other employment program. Under these exclusions up to \$85 a month (\$20 general income exclusion and \$65 earned income exclusion) is not counted toward the specified SSI income limit. For many students with disabilities, the Earned Income Exclusion alone will ensure that most or all SSI benefits are maintained while a student participates in school-sponsored paid employment.

***Student Earned Income Exclusion*** allows a person with a disability who is under age 22 and regularly attending school to exclude up to \$400 of earned income per month before applying the Earned and General Income Exclusions. The maximum annual Student Earned Income Exclusion is \$1620.

***Impairment-Related Work Expense*** allows the costs of certain impairment-related items and services to be deducted from gross earnings. Such expenses may include attendant care, transportation, assistive devices, or job coaches.

***The Plan for Achieving Self-Support*** allows an individual to set aside income and/or resources for a specified period of time to achieve a work goal. For example, an individual may set aside money for postsecondary education, the purchase of job-coaching, personal transportation, job-related equipment, or to start a business.

***Blind Work Experience*** provides that any earned income of a person who is blind which is used to meet expenses needed to earn the income is not counted in determining SSI eligibility and the payment amount.

For more detailed information about Work Incentives and how they may help your child, contact your child's teacher, transition coordinator, or SSA.

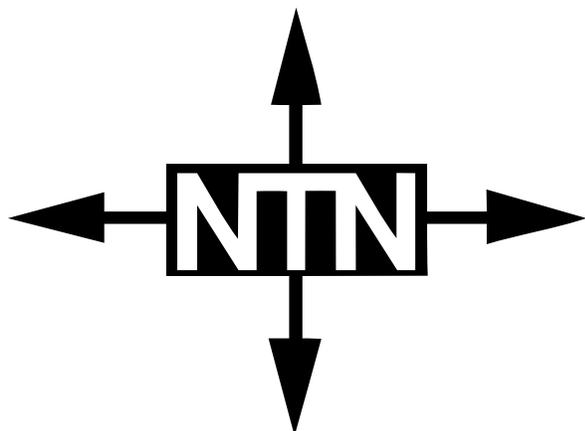
## What Parents Can Do

- ⇒ Inform your child's teacher, transition coordinator, and other members of the IEP/Transition Team if your child is receiving SSI benefits. Make sure the team considers SSI benefits, including Work Incentives, during transition planning.
- ⇒ If your child is not currently receiving SSI benefits and you believe he or she may be eligible or will become eligible at age 18, contact SSA and talk with school personnel

knowledgeable about the application process.

- ⇒ As your child approaches high school graduation or completion, discuss SSI and Work Incentives with potential adult service providers. Work Incentives apply to individuals with disabilities of any age. Even if Work Incentives are not helpful or appropriate during the high school transition year, they may well become important when a student exits school.
- ⇒ Be sure that the information that you receive regarding SSI benefits and employment is correct. It is very common to receive inaccurate and contradictory information about the SSI program, its purpose, availability, and all its processes and procedures. Remember,
  - Individuals receiving SSI benefits, including students, can work for pay.
  - Work goals are feasible for all students, including those with severe disabilities.
  - SSI benefits, including work incentives, can be incorporated into a student's IEP/transition plan.
  - Any individual, including a student, receiving SSI benefits can earn more than \$700 per month and maintain SSI and health benefits.

Through the use of accommodations, technology, training, and support, many work goals can be reached that may not have been possible in the past. SSI can help transition-aged students obtain paid employment while in school, get appropriate job training and vocational experience, prepare to start work, or continue their education after high school.



## For Additional Information

A more in-depth discussion of SSI Work Incentives is available in *Meeting the Needs of Youth with Disabilities: Handbooks on Supplemental Security Income Work Incentives and Transition Students*, which is available from the National Transition Network at the Institute on Community Integration, University of Minnesota at the number listed below. Further information about SSI Work Incentives is contained in the publication *Red Book on Work Incentives: A Summary Guide to Social Security and Supplemental Income Work Incentives for People with Disabilities*. You can get a copy free from your local Social Security Office or by calling SSA at 1-800-772-1213.

### The following web sites may also be helpful:

#### **Social Security Administration**

[www.ssa.gov](http://www.ssa.gov)

#### **WITN**

[www.vcu.edu/rrtcweb/witn/ssi.htm](http://www.vcu.edu/rrtcweb/witn/ssi.htm)

#### **Center for Psychiatric Rehabilitation**

[www.bu.edu/sarpsych/ssawork.html](http://www.bu.edu/sarpsych/ssawork.html)

#### **Program on Employment and Disability, Cornell University**

[www.ilr.cornell.edu/ped](http://www.ilr.cornell.edu/ped)

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**Institute for Community Inclusion**

*Children's Hospital, Boston*

**Institute on Community Integration**

*University of Minnesota*

**Rural Institute on Disability**

*University of Montana*

**Rehabilitation Research and Training Center**

*Virginia Commonwealth University*

**Employment Support Institute**

*Virginia Commonwealth University*

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