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# Social Security Administration (SSA) Benefits and Work Incentives for Students and Youth with Disabilities

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# Disclaimer

*"The contents of this presentation were developed under grant H326E200003 from the Department of Education. However, these contents do not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government."*

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# Session Objectives

Participants in this session will gain knowledge of:

- The different Social Security Administration (SSA) benefits available to individuals with disabilities including those specific to youth.
- The work incentives available to students and youth that enable them to try work without fear of losing their benefits.
- The safety nets available should a student/youth lose their benefit.
- Additional strategies designed to support improved financial capability for students and youth.

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# Let's Play  a Game

SSA Benefits and Work Incentives Myth-Busting

# Applicable Social Security Benefits

## Title XVI (All Ages): Supplemental Security Income (SSI)

- Available to children under age 18 – uses childhood definition of disability for individuals under 18.
- At age 18 redetermination – use of adult definition of disability is applied.
- Need-Based (Income Limit - less than $967)
- Means-Tested (Asset Limits - less than $2000)
- SSI Payments = 1st of Month

## Title II (Age 18+): Childhood Disability Benefit (formerly DAC)

- Must be at least 18 years old,
- Disability onset before Age 22
- Adult definition of disability is applied.
- Child of an insured worker who is either disabled, retired or deceased
- Title II Payments = 2nd , 3rd, or 4th Wednesday depending on last name

# Key Terms

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# SSA Disability Defined (Childhood)

- SSA makes supplemental security income (SSI) available to individuals under age 18 who have a disability
- Two sets of eligibility criteria for receiving SSI for individuals under age 18:
  - Financial criteria based on the income* and resources** of the child and family.
  - Medical Criteria that determines the child is
    - The child has a medically determinable physical or mental impairment (or combination of impairments); and
    - The impairment(s) results in marked and severe functional limitations; and
    - The impairment(s) has lasted (or is expected to last) for at least one year or to result in death.

*Income includes earnings, social security checks, pensions, and non-cash items such as food, clothing, and shelter

**Resources include bank accounts, stocks, bonds, and property. Personal belongings the family home and one vehicle are generally excluded.

# Substantial Gainful Activity (SGA)

## What is Substantial Gainful Activity (SGA)?

- The term "substantial gainful activity" describes a level of work activity and earnings
- Work is **"substantial"** if it involves doing significant physical or mental activities or a combination of both.
- **"Gainful"** work activity may include:
  - Work performed for pay or profit
  - Work of a nature generally performed for pay or profit
  - Work intended for profit, whether a profit is realized
  - Work performed on a part-time basis

# Substantial Gainful Activity (SGA) cont.

- SGA is one of the factors used to decide initial eligibility for Social Security disability benefits or SSI for Adults (and for SSI during the age 18 Redetermination)
- For SSDI benefits, SGA is used to decide if eligibility for benefits continues after returning to work and completion of the Trial Work Period (TWP).
- For SSI based on disability, different standards are used to determine if eligibility should continue
- SGA is not used as a factor to determine initial eligibility for SSI if you are blind

# SSA Disability Defined (Adult)

Must not be able to engage in any **substantial gainful activity (SGA)** because of a medically determinable physical or mental disability(ies) that is either:

- Expected to result in death
- Has lasted or is expected to last for a continuous period of at least 12 months

# Age 18 Redetermination

- All youth who are receiving SSI at age 18, and who wish to continue to receive SSI, as an adult have to go through the Age 18 Redetermination.
- The Age 18 Redetermination typically occurs between the ages of 18 and 20.
- The Age 18 Redetermination is different from a medical CDR as the age 18 redetermination is not concerned with medical improvement and instead is a new initial determination to see of the the beneficiary meets the adult definition of disability.
- An Age 18 Redetermination can have two possible outcomes:
  - SSI Benefits Continue
  - SSI Benefits End – however beneficiaries have the right to appeal that decision and for beneficiaries who are still in school on an IEP or actively working with a State VR Agency there is an additional safety net called Section 301.

# Medical Continuing Disability Review (CDR)

- A Medical CDR determines if an SSI beneficiary still meets the SSI disability criteria.
- The initial review considers if the beneficiary's condition has improved.
- If the initial review determines the condition has improved, then the review considers whether the beneficiary is still considered disabled under the SSI disability criteria.
  - For children the SSI Disability criteria for children is applied.
  - For adults, the SSI Disability Criteria for adults is applied.
- A medical CDR can have two possible outcomes:
  - SSI Benefits Continue
  - SSI Benefits End – however beneficiaries have the right to appeal that decision and for beneficiaries who are still in school on an IEP or actively working with a State VR Agency there is an additional safety net called Section 301.

# Social Security Benefits Basics

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# Supplemental Security Income (SSI) Overview

- Supplemental Security Income (SSI) is a Title XVI program
- An individual must prove that they are financially eligible for SSI (needs based) and because it is needs-based, SSI looks at all types of income (earned, unearned and in-kind).
- Monthly income less than $967/month
- Assets less than $2000 (for single individuals)
- Eligible couple = $1450/month and $3000 assets
- Federal Benefit Rate Maximum: 2025 equals $967 per month
- Medical Insurance = Medicaid
- Payments Disseminated on 1st of the Month

# Supplemental Security Income (SSI) and Medicaid

- Medicaid, like SSI, is a means-tested program, in other words continued eligibility depends on income and resources (just like SSI).
- Medicaid is a federal-state program, meaning it has both federal requirements but allows latitude for implementation at the state level.
- Because it is a federal program with states' control, who and what gets covered can vary greatly from state to state.
- Medicaid typically covers a wide array of services ranging from inpatient hospital care/stays to home health aids, to physician services etc.

# Supplemental Security Income (SSI) Work Incentives

→ Title XVI

- Supplemental Security Income
- SSI Youth Toolkit

→ **Student Earned Income Exclusion (SEIE)**

→ Impairment Related Work Expense (IRWE)

→ Blind Work Expense

→ **Plan for Achieving Self -Sufficiency (PASS)**

→ **1619b**

→ **Section 301 Status**

→ Medicaid Buy-In (Employed Persons with Disabilities)

→ **Expedited Reinstatement (EXR)**

# Key SSI Work Incentives

## Student Earned Income Exclusion (SEIE)

- The Student Earned Income Exclusion (SEIE) is for beneficiaries who are under the age of 22 and who regularly attend school (high school, college or training to prepare for employment).
- Regular school attendance is based on a certain number of hours depending on whether the student is in high school, college or training.
- The SEIE allows a student who meets the requirements to earn up to **$2,350.00 a month** with a **maximum of $9,460.00 per year** and exclude that income from the determination of their SSI payment.

## Plan for Achieving Self-Support

- A Plan for Achieving Self-Support (PASS) is a SSI work incentive that allows a beneficiary to set aside income/resources into a protected account for a pre-determined duration of time in order to help the person achieve a work goal.
- A PASS is essentially a protected savings vehicle that allows a beneficiary to set funds aside that cannot be counted against the means tests for SSI or Medicaid.
- Types of expenses that a PASS can be used for include; education or training, job coaching or other support services, transportation, job-related items, equipment needed to start a business, or most other things needed to achieve an occupational goal.

# Supplemental Security Income (SSI): Medicaid and 1619b

- 1619b is a work incentive that allows SSI beneficiaries to work and reach their break-even point (BEP) – meaning their income is great enough that they are no longer receiving a cash payment for their SSI but still retain their Medicaid coverage as long as they continue to have a disability and meet the resource limits.
- 1619b can continue indefinitely as long as the beneficiary does not exceed the annual threshold amount. The annual threshold is calculated by determining what the beneficiary would need to earn in order to replace both the cash benefit they receive (monthly FBR) and the cost of purchasing the health insurance.
- In the case that a beneficiary earns more than the annual threshold or acquires more than the allowed $2000 in resources (which often happens as a result of work) the beneficiary can opt to utilize a program called the Medicaid Buy-In, which allows the beneficiary to purchase their Medicaid on a sliding scale based on their earnings.

# Key Takeaways: SSI and Medicaid

- Age 18 Redetermination - 301 Status
- Possible to work while in receipt of SSI and Medicaid
- In most cases, a person who is on SSI and is working will be financially better off than if they are not working.
- This is why connecting with a SSA Benefits/Work Incentives Counselor is imperative
- 1619b allows a person to work and keep their Medicaid even when they are no longer receiving a cash payment (meaning they hit the break even point)
- ABLE Accounts

# Key Takeaways: SSI and Medicaid cont.

- REPORTING AND DOCUMENTING reporting of income - must be done within first six days of the month
- SSI payments are distributed on the first of the month
- Expedited Reinstatement Available

***IMPORTANT: Connect with a SSA Benefits Counselor!***

# Title II Benefits: Childhood Disability Beneficiary (CDB) or Social Security Disability Insurance (SSDI)

- Entitlement program based on either one's own work record or the work record of a parent who is either deceased, retired or who has a disability
- Social Security Disability Insurance (SSDI) – Insurance status is based on one's own work record. To draw, the applicant must have at least 20 credits in the ten years prior to onset of disability. Benefits may be paid retroactively back to date of disability onset or 12 months prior to application (whichever is less) There is a five-month waiting period before cash benefits begin.
- Childhood Disability Benefits (CDB) – Must be at least 18 years old, disability onset before Age 22 and child of an insured worker who is either disabled, retired or deceased; there is no waiting period.

# Social Security II (CDB or SSDI) Work Incentives

→ Title II

- Social Security Disability Insurance (SSDI)
- Childhood Disability Benefits (CDB) – formerly known as Disabled Adult Child (DAC)

→ **Trial Work Period (TWP)**

→ **Extended Period of Eligibility (EPE)**

→ Impairment Related Work Expense (IRWE)

→ Special Condition/Subsidy

→ Expedited Reinstatement (EXR)

→ **Extended Period of Medicare Coverage (EPMC)**

→ Medicare for Working Disabled

# 2025 Social Security Disability Insurance (SSDI) Income SGA and TWP

| Title II Program | Substantial Gainful Activity Extended Period of Eligibility | Trial Work Period |
|---|---|---|
| Non-Blind | $1,620 | $1,160 |
| Blind | $2,700 | $1,160 |

Social Security Administration, SGA Amounts 2025

# SSDI and Medicare: Extended Period of Medicare Coverage (EPMC)

- The Extended Period of Medicare Coverage (EPMC) covers beneficiaries who lose entitlement to cash benefits as a result of engaging in SGA.
- EPMC lasts a minimum of 93 Months and can last longer
- The EPMC starts in the first month that SGA is earned after the 15th month of the EPE and extends for an additional 78 months (78 + 15 = 93)

# Key Takeaways: CDB/SSDI and Medicaid

- SSDI Payments are distributed on the 2nd, 3rd, or 4th Wednesday of the month based on birthday
- Only available to age 18+ and are based on work record of self or parent/guardian
- It is possible to receive a title II benefit and SSI
- Work Incentives are available and some of them are automatically applied (trial work period & extended period of eligibility)
- Termination Cannot Occur during Extended Period of Eligibility
- REPORTING AND DOCUMENTING reporting of income
- Expedited Reinstatement is available

***IMPORTANT: Connect with a SSA Benefits Counselor!***

# Safety Net (SSI/SSDI/CDB): Section 301

- Section 301 is a safety net that allows a beneficiary to continue receiving their benefit if it is determined the beneficiary has medically improved enough that they no longer meet the definition of disability as defined by the disability criteria for adults (this may occur as a result of a medical CDR or at the Age 18 redetermination) if the beneficiary is participating in an appropriate program of VR or similar services, prior to the determination that the beneficiary no longer meets the disability criteria and that participation in said program will result in the likelihood of permanent removal from the rolls.
  - In school with an IEP for those aged 18-21
  - Enrolled in a State VR program with an Individual Plan for Employment in Place
  - Ticket to Work
  - Support services using an individualized written employment plan.
  - A plan to achieve self support (A PASS)

SSA 2025 Red Book

# Safety Net (SSI/SSDI/CDB): Expedited Reinstatement (EXR)

- Expedited Reinstatement of Benefits (EXR) is available to beneficiaries within 60 months of when their SSA case was terminated as a result of work activity.
- In order to utilize EXR the beneficiary may not be performing work at SGA at the time of EXR request and they must not be performing SGA as a result of the same disability of record as was part of their initial case.
- EXR allows an individual to receive up to six months of provisional (temporary) cash benefits while Social Security conducts a medical review to determine whether the individual can be reinstated to benefits.

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# Other Strategies to Support Financial Capability

# What is Financial Capability and Why Promote it

## What is financial capability?

- Financial Capability encompasses multiple aspects of behavior relating to how individuals manage their resources and how they make financial decisions (including the factors they consider, and the skill sets they use). It is a multi-dimensional concept that requires looking at individual behavior from various angles.

## Why is it important to promote financial capability?

- People with disabilities are more likely to be unemployed and to live in poverty than any other single demographic group in the United States today.
- Public benefit programs for people with disabilities, especially Supplemental Security Income (SSI), are not aimed at increasing assets and independence for people with disabilities. More so than any other population on a fixed income, services and policies do not hold the expectation of economic self-sufficiency.

# Who Provides Financial Capability Support?

- As part of the transition process, whether through an individual education program (IEP) under IDEA, or through Pre-Employment Transition Services and/or an individual plan for employment (IPE), (WIOA – Title IV), or an individual service strategy (ISS) plan (WIOA Title I - Youth) or any other programming that supports transition from adolescence to adulthood, general discussions related to one's financial landscape and receipt of Social Security Benefits should be part of those services (at a minimum).
- For youth and students in receipt of Social Security Benefits, who are determined eligible for and enrolled in Vocational Rehabilitation services, a personalized benefits analysis and work incentives plan needs to occur at multiple points during the rehabilitation process.
- Discussions of the student/youth's financial situation should include family if the youth has not reached the age of majority. Discussions should focus on ensuring the student/youth receives all the support they need in order to work and earn.

# Key Resources to Support Financial Capability2

### Financial Literacy

- FDIC's Money Smart for Grades 6-8
- FDIC's Money Smart for Young People (Ages 12-20)
- CFPB's Your Money Your Goals Toolkit
- CFPB’s Your Money Your Goals Companion Guide for Individuals with Disabilities
- CFPB’s Booklets to Help Talk About Money

# Key Resources to Support Financial Capability2 cont.

## ABLE Accounts

An ABLE Account is a tax-advantaged savings account for individuals with disabilities and their families. The beneficiary of the account is the account owner, and income earned by the accounts will not be taxed.

ABLE Youth Transition Toolkit

The ABLE National Resource Center and the National Technical Assistance Center on Transition: the Collaborative (NTACT:C) partnered to provide this ABLE Youth Transition Toolkit which is specifically designed to educate parents and other family members, caregivers, vocational rehabilitation professionals, special educators and other disability youth service providers on the benefits and uses of ABLE accounts..

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# Questions

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# Select References and Resources


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