



Social Security

What You Need to Know
About Your Supplemental
Security Income (SSI)
When You Turn 18

www.socialsecurity.gov

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Introduction

This booklet is for youth who receive Supplemental Security Income (SSI) and their parents, teachers, health providers, caregivers, or representatives. It will help you prepare for the transition from school to adult life.

Many services and types of supports are available as you prepare to transition to higher education and employment.

This booklet will help you identify supports available from Social Security and other Federal and State agencies to help prepare for a successful transition to adulthood.

The age-18 redetermination

When you turn 18, we will review your eligibility for continued SSI benefits based on disability rules for adults, including nonmedical eligibility rules. We call this review the age-18 redetermination. During this medical review, we will send you a letter to ask for information about your disability, such as:

- Names of any medicines
- Hospital stays and surgeries
- Visits to doctors and clinics
- Work activity
- Counseling and therapy
- Schools and special classes or tutoring
- Teachers and counselors who have knowledge of your condition

Doctors and other trained staff will decide if you meet the disability rules for adults. Our disability rules for adults are different from our disability rules for children. Historically, about one-third of children lose their SSI eligibility following the age-18 redetermination.

When we decide, we will write and let you know our decision. Our letter also will explain your right to appeal our decision—that is, ask us to look at your case again. You must send a written appeal to Social Security within 60 days from the date you receive your letter. If you appeal the decision within 10 days of receiving the letter, you can also choose to have us continue to pay SSI benefits during the appeal process. Please visit www.socialsecurity.gov/pubs/EN-05-10041.pdf for more information on the appeal process.

Social Security work incentives and supports

Social Security has a number of supports available to children and youth, that we call work incentives. We describe some of them below.

SSI Continued Payments (Section 301 Payments)

If we find that you are no longer eligible after the age-18 redetermination, your SSI payments usually stop. However, if you are participating in an approved program of special education, Vocational Rehabilitation (VR), or similar services, your benefits may continue until you stop participating in the program.

To qualify for SSI continued payments under Section 301:

- You must be participating in an appropriate program of VR or similar services that began before your eligibility ends under our rules; and
- We must review your program and decide that your continued participation in the program will likely result in you no longer receiving disability benefits.

Examples of appropriate programs include:

- An individualized education program (IEP) for a youth who is age 18 through 21
- A VR agency using an individualized plan for employment
- Support services using an individualized written employment plan
- A written service plan with a school under Section 504 of the Rehabilitation Act

Student Earned Income Exclusion (SEIE)

The SEIE allows youth under age 22 who are regularly attending school to have some of their earnings excluded from their countable income when determining SSI eligibility. Currently for 2016, the excluded amount is up to \$1,780 of income per month, with a yearly maximum of \$7,180. This means that earnings up to those limits will not change SSI payment amounts. 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 the student's control, such as illness

The SEIE is available during school vacations if you attend classes regularly just before and after the school vacation and tell Social Security. If you are home schooled, we may consider you regularly attending school.

Plan to Achieve Self-Support (PASS)

A PASS is a plan for the future. A PASS allows you to set aside income and resources for a specified period of time so that you may reach a work goal that will reduce your SSI payments. For example, you could set aside some of your earnings to pay for expenses for education, vocational training, starting a business, or other expenses related to achieving your work goal. A PASS also qualifies for SSI continued payments under Section 301.

See www.ssa.gov/redbook/index.html for more information on these and other Social Security employment supports.

Work Incentives Planning and Assistance (WIPA)

WIPA projects provide information and counseling to help you understand and use work incentives. If you have any questions about Social Security's programs or services for transition-age youth, please contact a WIPA representative. They are available through the call center at **1-866-968-7842** (TTY **1-866-833-2967**) Monday through Friday from 8:00 a.m. - 8:00 p.m., Eastern Time.

Grants and scholarships

You may be planning to continue your education in college. You may get grants, scholarships, fellowships, and gifts. We do not count these items as income or resources for up to 9 months when we figure SSI benefits. You must use them to pay for tuition, fees, and other necessary educational expenses at any educational institution (including vocational and technical schools).

Other types of assistance have no time limits or limits on how you can use them. When we figure SSI benefits, we do not count all student financial assistance received under:

- Title IV of the Higher Education Act of 1965 (includes Pell grants, Federal PLUS Loans, Perkins Loans, Stafford Loans, Ford Loans, and work study programs)
- Bureau of Indian Affairs student assistance programs

ABLE account

An Achieving a Better Life Experience (ABLE) account is a tax-advantaged savings account for an individual with a disability. An ABLE account can be used to save funds for many disability-related expenses. The owner of an ABLE account must:

- be eligible for SSI, or entitled to Disability Insurance Benefits (DIB), Childhood Disability Benefits (CDB), or Disabled Widow's or Widower's Benefits (DWB), based on disability or blindness that occurred before age 26; or
- have a certification that disability or blindness occurred before age 26.

The money that you have in your ABLE account (up to and including \$100,000) does not count as a resource under SSI rules. You can use money in an ABLE account to pay for certain qualified disability expenses, such as those for education, housing, transportation, employment training, employment support, assistive technology, and related services.

For more information on ABLE accounts, please visit www.ablenrc.org.

Supports from programs other than Social Security

There are many other free or low-cost supports available that can help you prepare for the transition to adulthood.

- If you have not already done so, we encourage you to contact your local school district. Services may be available to you through the school system. Ask about an Individualized Education Program (IEP) or a Section 504 plan.
- Parent Centers, funded by the U.S. Department of Education, help families with children who have special needs. You can find out about services for school-aged children, therapy, local policies, transportation, early intervention programs for babies and toddlers, and much more. Visit www.parentcenterhub.org/find-your-center/ to find a parent center in your state.
- State VR agencies help youth transition to adulthood. You can find your State VR agency at www2.ed.gov/about/contacts/state/index.html.
- There are programs offering help with health care costs, assessments, and

treatments. To find programs in your State, contact the U.S. Health Resources and Services Administration's toll-free hotline at **1-800-311-2229** (Spanish **1-800-504-7081**).

- If you have questions about children's health insurance or want to apply, contact **1-877-KIDS-NOW (1-877-543-7669)** to connect to an agency in your State. In addition, you can contact your State's family-to-family health information center, funded by the Health Resources and Services Administration. Visit **www.fv-ncfpp.org** to find a center in your State.
- You can find a low cost, affordable Health Center by visiting **www.hrsa.gov**. To get health insurance through a Health Insurance Marketplace, visit **<https://localhelp.healthcare.gov>** or call **1-800-318-2596**.
- American Job Centers (One-Stop Centers) offer many free education, employment, and training services to help job seekers. You can find lists of job openings, use computers with Internet access to search for jobs, and get help writing your resume. You can talk to career counselors about career options, and learn about education and training for a new career. To find the nearest American Job Center, go online to America's Service Locator at **www.servicelocator.org** or call the Toll-Free Help Line at **1-877-US2-JOBS (1-877-872-5627)**.
- Got Transition is a website providing information and strategies to improve transition from pediatric to adult health care for youth with disabilities. Visit **www.gottransition.org**.

- **MyMoney.Gov** provides financial information on a variety of topics, including how to earn, save and invest, protect, spend, and borrow. To learn more, go online to www.mymoney.gov/.

Contacting Social Security

Visit www.socialsecurity.gov anytime to apply for benefits, open a **my Social Security** account, find publications, and get answers to frequently asked questions. Or, call us toll-free at **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer case-specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call after Tuesday. We treat all calls confidentially. We also want to make sure you receive accurate and courteous service, so a second Social Security representative monitors some telephone calls. We can provide general information by automated phone service 24 hours a day. And, remember, our website, www.socialsecurity.gov, is available to you anytime and anywhere!



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