Welcome to the Family Support Network™ of WNC.

Family Support Network™ of WNC has assembled this packet to assist you in learning about Supplemental Security Income (SSI) and to give you information about how to apply, where to go for help and other information that might be useful to you in the application process.

Supplemental Security Income (SSI) is a Federal income supplement program funded by general tax revenues (not Social Security taxes):

- It is designed to help aged, blind, and disabled people, who have little or no income; and
- It provides cash to meet basic needs for food, clothing, and shelter.

This packet contains:

- What is the difference between Social Security disability and SSI disability?
- Western North Carolina Offices of the Social Security Administration
- What you should know before you apply for SSI Disability Benefits for a child
- Checklist – Childhood Disability Interview
- Medical and School Worksheet – Child
- Disability Report – Child (information on online filing as well as a printed copy)

We hope this information will be useful to you in your process of applying for benefits. All information included in this packet was obtained from the Social Security Administration and is current as of July 1, 2014. While we’re glad to provide you with this information, Family Support Network™ of WNC cannot answer legal questions or assist in this process. If you need further assistance with this process or a denial of a claim, please call the Social Security Administration or an attorney. FSN of WNC does not endorse or recommend any attorneys; however, you may use the following resources to help find the help you need:

- Pisgah Legal Services – (828) 253-0406 – www.pisgahlegal.org

While FSN cannot assist with your application for SSI, we may be able to assist you with other questions and concerns that you may have. Please call our office a (828) 213-0033 if we may be of further assistance.
Visit our website
At our website, [www.socialsecurity.gov](http://www.socialsecurity.gov), you can:

- Create a [my Social Security](http://www.socialsecurity.gov) account to review your [Social Security Statement](http://www.socialsecurity.gov), verify your earnings, print a benefit verification letter, change your direct deposit information, and more.
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Get the address of your local Social Security office;
- Request a replacement Medicare card;
- Find copies of our publications; and
- Get answers to [frequently asked questions](http://www.socialsecurity.gov).

Call us
Call us toll-free at [1-800-772-1213](tel:1-800-772-1213) or at our TTY number, [1-800-325-0778](tel:1-800-325-0778), if you are deaf or hard of hearing.

We provide general information by automated phone service 24 hours a day. You can also use this automated response system to tell us a new address or request a replacement Medicare card. We can answer your case-specific questions from 7 a.m. to 7 p.m., Monday through Friday. You’ll generally have a shorter wait time if you call after Tuesday.

We treat all calls confidentially, and a second Social Security representative monitors some telephone calls, because we want to make sure you receive accurate and courteous service.
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Introduction

This booklet is for the parents, caregivers, or representatives of children younger than age 18 who have disabilities that might make them eligible for Supplemental Security Income (SSI) payments. It is also for adults who became disabled in childhood (prior to age 22), and who might be entitled to Social Security Disability Insurance (SSDI) benefits. (We call this SSDI benefit a “child’s” benefit because it’s paid on a parent’s Social Security earnings record.)

This booklet will help you decide if your child, or a child you know, might be eligible for SSI or Social Security.

Supplemental Security Income (SSI) payments for children with disabilities

SSI makes monthly payments to people with low income and limited resources who are 65 or older, or blind, or disabled. Your child, if younger than age 18, can qualify if he or she has a physical or mental condition, or combination of conditions, that meets Social Security’s definition of disability for children, and if his or her income and resources fall within the eligibility limits. The amount of the SSI payment is different from state-to-state because some states add to
the SSI payment. Your local Social Security office can tell you more about your state’s total SSI payment.

**SSI rules about income and resources**

We consider your child’s income and resources when deciding if your child is eligible for SSI. We also consider the income and resources of family members living in the child’s household. These rules apply if your child lives at home. They also apply if he or she is away at school but returns home from time to time and is subject to your control.

If your child’s income and resources, or the income and resources of family members living in the child’s household, are more than the amount allowed, we will deny the child’s application for SSI payments.

We limit the monthly SSI payment to $30 when a child is in a medical facility, and health insurance pays for his or her care.

**SSI rules about disability**

Your child must meet all of the following requirements to be considered disabled and, therefore, eligible for SSI:

- The child must not be working and earning more than $1,090 a month in 2015. (This earnings amount usually changes every year.)
• The child must have a physical or mental condition, or a combination of conditions, that result in “marked and severe functional limitations.” This means that the condition(s) must very seriously limit your child’s activities.

• The child’s condition(s) must have been disabling, or be expected to be disabling, for at least 12 months; or the condition(s) must be expected to result in death.

Providing information about your child’s condition

When you apply for SSI payments for your child based on a disability, we will ask you for detailed information about the child’s medical condition and about how it affects his or her ability to perform daily activities. We also will ask you to give permission to the doctors, teachers, therapists, and other professionals who have information about your child’s condition to send the information to us.

If you have any of your child’s medical or school records, please bring them with you. This will help speed up the decision-making process.

What happens next?

We send all of the information you give us to the Disability Determination Services office in your state. Doctors and other trained staff in that state agency will review the
information, and will request your child’s medical and school records, and any other information needed to decide if your child meets our criteria for disability.

If the state agency can’t make a disability determination using only the medical information, school records, and other facts they have, they may ask you to take your child for a medical examination or test. We will pay for the exam or test.

We may make immediate SSI payments to your child

The state agency may take three to five months to decide if your child meets our criteria for disability. For some medical conditions, however, we make SSI payments right away, and for up to six months, while the state agency decides if your child has a qualifying disability.

Following are some of the conditions that may qualify:

- HIV infection
- Total blindness
- Total deafness
- Cerebral palsy
- Down syndrome
- Muscular dystrophy
- Severe intellectual disability (child age 7 or older)
- Birth weight below 2 pounds, 10 ounces
If your child has one of the qualifying conditions, he or she will get SSI payments right away. If the state agency ultimately decides that your child’s disability is not severe enough for SSI, you won’t have to pay back the SSI payments that your child got.

SSI disability reviews

After your child starts receiving SSI, the law requires that we review your child's medical condition from time to time to verify that his or her disability still meets our criteria. We must do this review:

- At least every three years for children younger than age 18 whose conditions are expected to improve; and
- By age 1 for babies who are getting SSI payments because of their low birth weight. If we determine their medical condition isn’t expected to improve by their first birthday, we may schedule the review for a later date.

We may perform a disability review even if your child’s condition isn’t expected to improve. When we do a review, you must present evidence that your child’s disability still severely limits his or her daily activities and that your child has been receiving treatment that’s considered medically necessary for his or her medical condition.
What happens when your child turns age 18

In the SSI program, a child becomes an adult at age 18, and we use different medical and nonmedical rules when deciding if an adult can get SSI disability payments. For example, we don’t count the income and resources of family members when deciding whether an adult meets the financial limits for SSI. We count only the adult’s income and resources. We also use the disability rules for adults when deciding whether an adult is disabled.

• If your child is already receiving SSI payments, we must review the child’s medical condition when he or she turns age 18. We usually do this review during the one-year period that begins on your child’s 18th birthday. We will use the adult disability rules to decide whether your 18-year-old is disabled.

• Even if your child wasn’t eligible for SSI before his or her 18th birthday because you and your spouse had too much income, or too many resources, he or she may become eligible for SSI at age 18.

For more information, read Supplemental Security Income (SSI) (Publication No. 05-11000).
Social Security Disability Insurance (SSDI) benefits for adults disabled since childhood

The SSDI program pays benefits to adults who have a disability that began before they became 22-years-old. We consider this SSDI benefit as a “child’s” benefit because it’s paid on a parent’s Social Security earnings record.

For a disabled adult to become entitled to this “child” benefit, one of his or her parents:

• Must be receiving Social Security retirement or disability benefits; or
• Must have died and have worked enough to qualify for Social Security.

These benefits also are payable to an adult if he or she is disabled at age 18, and if they received dependents benefits on a parent’s Social Security earnings record prior to age 18. We make the disability determination using the disability rules for adults.

SSDI disabled adult “child” benefits continue as long as the individual remains disabled. Your child doesn’t need to have worked to get these benefits.
How we determine if your “child” is disabled and entitled to SSDI benefits

If your child is age 18 or older, we will evaluate his or her claim and determine disability in the same way we would determine disability for any adult. We send the application to the Disability Determination Services in your state that makes the disability determination for us. For detailed information about how we determine disability for adults, read Disability Benefits (Publication No. 05-10029).

Applying for SSI payments or SSDI benefits and how you can help

You can apply for SSI payments or SSDI benefits for your child by calling Social Security toll-free at 1-800-772-1213 or by visiting your local Social Security office. If you are applying for SSI payments for your child, you should have his or her Social Security number and birth certificate with you. If you are applying for SSDI benefits for your child based on your own earnings record, please have your own Social Security number with you, or the Social Security number of the retired, disabled, or deceased parent on whose record the SSDI claim is being filed, in addition to the child’s Social Security number and birth certificate.
You can help us make a determination by:

- Telling us as much as you can about your child’s medical condition(s);
- Giving us the dates of visits to doctors or hospitals, the patient account numbers for any doctors or hospitals, and any other information that will help us get your child’s medical records; and
- Providing us with copies of any medical reports or information you have in your possession.

**NOTE:** You don’t need to request information from your child’s doctors. We will contact them directly for reports or information that we need to make a decision about your child’s disability.

If your child is younger than age 18 and applying for SSI, you must provide records that show your income and resources, as well as those of your child. We also will ask you to describe how your child’s disability affects his or her ability to perform daily activities. In addition, we will ask for the names of teachers, day care providers, and family members who can provide information about how your child functions. If you have school records, you should bring them to the interview.

In many communities, special arrangements have been made with medical providers, social service
agencies, and schools to help us get the evidence we need to process your child’s claim. Your cooperation in getting records and other information, however, will help us finish our job more quickly.

**Employment support programs for young people with disabilities**

We have many ways to encourage young people who are receiving SSI payments or SSDI benefits and who want to go to work.

**Under SSI:**

- When we figure your child’s monthly SSI payment, we don’t count most of your child’s income. If your child is younger than age 22, and is a student who regularly attends school, we exclude even more of his or her earnings each month. In 2015, disabled students younger than age 22 may exclude $1,780 of their monthly earnings, with an annual limit of $7,180, when counting their income for SSI. These limits may increase each year.

- With a Plan to Achieve Self-Support (PASS), a child who is age 15 or older can save some income and resources to pay for education and other things needed to be able to work. We don’t count the saved income when we figure your child’s...
income for SSI. We don’t count the saved income and resources when we figure the amount of your child’s payment.

- Because of a medical condition(s), your child may need certain items and services to work, such as a wheelchair or a personal assistant. When figuring your child’s SSI payment, we won’t count some, or all, of the amount paid for these items and services in your child’s earnings.

- Your child older than age 15 may get help with rehabilitation and training.

- Medicaid coverage will continue even if your child’s earnings are high enough to stop the monthly SSI payment as long as the earnings are under a certain amount.

**Under SSDI:**

- An adult disabled before age 22 can get the same help with work expenses explained above for an SSI child, and help with rehabilitation and training.

- Cash benefits may continue until the individual can work regularly.

- Medicare may continue for up to 93 months (seven years, nine months).

You can get more information about these programs at our website, [www.socialsecurity.gov](http://www.socialsecurity.gov), or by calling us toll-free at **1-800-772-1213**.
Medicaid and Medicare

Medicaid is a health care program for people with low incomes and limited resources. In most states, children who get SSI payments qualify for Medicaid. In many states, Medicaid comes automatically with SSI eligibility. In other states, you must sign up for it. And some children can get Medicaid coverage even if they don’t qualify for SSI. Check with your local Social Security office, your state Medicaid agency, or your state or county social services office for more information.

Medicare is a federal health insurance program for people age 65 or older, and for people who have been getting Social Security disability benefits for at least two years.

There are two exceptions to this rule. Your disabled adult child can get Medicare immediately if he or she:

- Has a chronic renal disease and needs a kidney transplant or maintenance dialysis; or
- Has Lou Gehrig’s disease (amyotrophic lateral sclerosis).
The Children’s Health Insurance Program enables states to provide health insurance to children from working families with incomes too high to qualify for Medicaid, but too low to afford private health insurance. The program provides coverage for prescription drugs, vision, hearing, and mental health services, and is available in all 50 states and the District of Columbia. Your state Medicaid agency can provide more information about this program, or you can get more information about coverage for your children at www.insurekidsnow.gov on the Internet or by calling 1-877-543-7669.
Other health care services

When your child gets SSI, we’ll refer you to places where you can get health care services for your child. These services are under the Children with Special Health Care Needs provision of the Social Security Act. State health agencies usually manage these programs.

States call these services by many different names, including Children’s Special Health Services, Children’s Medical Services, and Handicapped Children’s Program. Most programs provide services through clinics, private offices, hospital-based outpatient and inpatient treatment centers, or community agencies.

Even if your child doesn’t get SSI, one of these programs may be able to help you. Local health departments, social service offices, or hospitals should be able to help you contact your local Children with Special Health Care Needs program.
Checklist – Childhood Disability Interview

You should have as much of the following information as possible **before your interview.** This is in addition to the items requested in the enclosed appointment letter. Be ready to give us your observations about the child’s daily activities.

**Keep your appointment,** even if you do not have all of this information. We will help you get any missing information.

☑ **Check off the items below as you gather them for your interview.**

**MEDICAL INFORMATION**

☐ Name, address, and phone number of every doctor, therapist, hospital and clinic that has seen or treated the child for at least the last year.

☐ Any medical records you already have, including the dates the child was seen or treated and the child’s patient ID number(s), if known.

☐ Medication(s) the child is taking. These can be found on the medicine containers.

☐ Child’s medical assistance number, if any.

**OTHER INFORMATION**

☐ Names, addresses and phone numbers of any schools the child attended in the past 12 months, including the names of teachers, psychologists, counselors, speech and other therapists who have seen or treated the child.

☐ The child’s Individualized Family Service Plan (IFSP) for early intervention services or Individualized Education Program (IEP) for special education services, if the child has one; and any other school records that you may have.

☐ Names, addresses and phone numbers of any social service programs and the name of caseworkers that have information about the child.

☐ Name, address and phone number of another adult who helps care for the child and can help us get information, if necessary.

☐ Names, addresses and phone numbers of any employers the child has had.

☐ An original or certified copy of the child’s birth certificate. If the child was born in another country, we also need proof of U.S. citizenship or legal residency.

☐ Names and Social Security Numbers for all the children and adults who live in the household.

☐ Proof of current income for the child and family members living in the household (for example, pay stubs, self-employment tax returns, unemployment or other program benefits, child support).

☐ Proof of resources for the child and parents living in the household (for example, bank account statements, life insurance policies, certificates of deposit, stocks or bonds).

The enclosed **Medical and School Worksheet** will help you collect the information you need for your interview.
MEDICAL AND SCHOOL WORKSHEET - CHILD

Completing this worksheet will help you get ready for the interview. It will also speed up the interview. We may ask for additional information. If you need more space, use blank sheets of paper.

A. Child’s height and weight.

B. Name, address, phone number, and relationship of another adult who helps care for the child and can help us get information about the child if necessary.

C. The child’s illnesses, injuries, or conditions.

D. When the child’s condition(s) began.

E. How they affect the child’s activities.

F. The child’s current grade, if in school.

G. Schools or preschools the child is currently attending, and any other schools he or she attended in the last 12 months.

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<tr>
<th>NAME</th>
<th>ADDRESS, ZIP CODE, and PHONE NUMBER</th>
<th>DATES ATTENDED</th>
<th>KIND(S) OF SPECIAL ED. SERVICES (if any)</th>
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H. Current teacher’s name(s) and school.

I. School testing the child has had, such as tests for behavior or learning problems.

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<th>NAME OR KIND OF TEST</th>
<th>DATE(S)</th>
<th>NAME OF SCHOOL</th>
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J. Name of any school therapist the child is seeing or has seen (for example, speech, physical, or occupational) and the school name.

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K. Hospitals, clinics, doctors, or therapists that have seen the child within at least the last 12 months.

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<th>NAME</th>
<th>ADDRESS, ZIP CODE, and PHONE NUMBER</th>
<th>PATIENT I.D. NUMBER</th>
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<th>DATE LAST SEEN</th>
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L. Other agencies or programs that tested or examined the child, or that provided services (such as Headstart, Early Intervention Services or Special Education, Public or Community Health, Welfare or Social Service Agency, Mental Health/Mental Retardation Center).

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<th>NAME</th>
<th>ADDRESS, ZIP CODE, and PHONE NUMBER</th>
<th>KIND OF TEST OR SERVICE</th>
<th>DATE(S)</th>
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M. Medicine(s) the child takes, and the doctor’s name if it is a prescribed medication.

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<th>NAME OF MEDICINE</th>
<th>PRESCRIBED BY</th>
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N. All medical tests the child had or will have for his or her illnesses, injuries or conditions. (For example, hearing test, vision test, IQ testing, blood tests, breathing tests, x-rays.)

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<th>NAME OF TEST</th>
<th>DATE(S)</th>
<th>WHERE DONE</th>
<th>WHO SENT CHILD FOR TEST</th>
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What is the difference between Social Security disability and SSI disability?

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<th>Eligibility</th>
<th>Social Security Disability Insurance (SSDI)</th>
<th>Supplemental Security Income (SSI)</th>
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<td>A disabled or blind individual must have paid Social Security taxes to become insured for benefits.</td>
<td>A disabled or blind adult or child must meet all of the following categories:  • Have limited income;  • Have limited resources;  • Be a US Citizen or national, or in one of certain categories of aliens; and  • Live in the United States or Northern Mariana Islands.</td>
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| Payment | The monthly disability benefit amount is based on the Social Security earnings record of the insured worker. | The monthly payment is based on need and varies up to the maximum federal benefit rate. Some states add money to federal SSI payments. |

| Medical Coverage | The worker will get Medicare coverage automatically after receiving disability benefits for two years. | In most states, beneficiaries are automatically eligible for Medicaid. |

What You Should Know Before You Apply for SSI Disability Benefits for a Child

Children from birth up to age 18 may get Supplemental Security Income (SSI) benefits. They must be disabled and they must have little or no income and resources. Here are answers to some questions people ask about applying for SSI for children.

• **How does Social Security decide if a child is disabled?**

Social Security has a strict definition of disability for children.

- The child must have a physical or mental condition(s) that very seriously limits his or her activities; **and**
- The condition(s) must have lasted, or be expected to last, at least 1 year or result in death.

A state agency makes the disability decision. They review the information you give us. They will also ask for information from medical and school sources and other people who know about the child. If the state agency needs more information, they will arrange an examination or test for the child, which we will pay for.

• **How can I get ready for the disability interview?**

- Review this disability starter kit. It includes a checklist and a worksheet to help you gather the information you need. **Have this information with you at the time of the interview.**
- If you have access to the Internet, you can fill out a Child Disability Report at [www.socialsecurity.gov/childdisabilityreport](http://www.socialsecurity.gov/childdisabilityreport).
- For more information visit our website at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability/) or call toll-free 1-800-772-1213 (for the deaf or hard of hearing, call TTY 1-800-325-0778).

• **How does Social Security decide if a child can get SSI?**

Children can get SSI if they meet Social Security's definition of disability for children and if they have little or no income and resources. We also consider the family’s household income, resources and other personal information.

• **How will I know what Social Security has decided?**

We will send you a letter. It can take 3 to 5 months to decide a child's SSI disability claim. Let us know if your address or telephone number changes so that we can get in touch with you.

• **Will my personal information be kept safe?**

Yes. Social Security protects the privacy of those we serve. As a federal agency, we are required by the Privacy Act of 1974 (5 U.S.C. 522a) to protect the information we get from you.

• **What if I am more comfortable speaking in a language other than English?**

We provide free interpreter services to help you conduct your Social Security business.

(over)
What You Should Know Before You Apply for SSI Disability Benefits for a Child

Other important information

SSI is not a medical assistance program. Your state Medicaid agency, local health department, social services office or hospital can help you find your nearest health care agencies. Your Social Security office can also help you find health care agencies.

• Medicaid

Medicaid is a health care program for people with low incomes and limited resources. In most states, children who get SSI benefits can also get Medicaid. Even if the child cannot get SSI, he or she may be able to get Medicaid. Your state Medicaid agency, Social Security office or your state or county social services office can give you more information.

• State Children’s Health Insurance Program (SCHIP)

Children may be able to get health insurance from SCHIP even if they do not get SSI. SCHIP provides health insurance to children from working families with incomes too high to get Medicaid, but who cannot afford private health insurance. SCHIP provides insurance for prescription drugs and for vision, hearing and mental health services in all 50 states and the District of Columbia. Your state Medicaid agency can provide more information about SCHIP. You can also go to www.insurekidsnow.gov/ or call toll free 1-877-KIDS-NOW (1-877-543-7669) for more information on your state’s program.

• Other health care services

If the child is under age 16 and we decide he or she is disabled and can get SSI, we will refer him or her to your state children’s agencies for social, developmental, educational and medical services. Even if the child cannot get SSI, these state agencies may be able to help him or her.

• Work opportunities for young people who are getting SSI

Many young people who get SSI disability benefits want to work. The following information may be helpful.

- We do not count most of a child’s earnings when we figure the SSI payment. We count even less of a child’s earnings if the child is a student.
- We subtract the cost of certain items and services that a child needs to work from his or her earnings in figuring the SSI payment.
- If a child is age 15 or older, he or she can establish a Plan to Achieve Self-Support (PASS). With a PASS, a child can set aside income for a work goal. We will not count this income when we figure the SSI payment.
- A child’s Medicaid coverage can continue even if his or her earnings are high enough to stop SSI payment, as long as the earnings are under a certain amount.

Social Security has two programs that can assist young people who get SSI disability benefits and want to go to work:

- Work Incentives Planning and Assistance (WIPA) program, and
- Protection and Advocacy for Beneficiaries of Social Security (PABSS) program.

Your local Social Security office can provide more information about these programs. You can also find more information on our Work website, www.socialsecurity.gov/work/.

www.socialsecurity.gov
Western North Carolina Offices of the Social Security Administration

Buncombe, Haywood, Madison, McDowell, Mitchell and Yancey Counties
800 Centre Park Drive
Asheville, NC  28805
Local Phone Number: 1-866-572-8361
National Phone Number: 1-800-772-1213
TTY: 1-828-258-8135
Hours: Monday through Friday, 9:00AM to 3:30PM, except federal holidays

Henderson, Polk and Transylvania Counties
205 S. Grove Street
Hendersonville, NC  28792
Local Phone Number: 1-866-964-5053
National Phone Number: 1-800-772-1213
TTY: 1-800-325-0778
Hours: Monday through Friday, 9:00AM to 3:30PM, except federal holidays

Clay, Graham, Jackson, Murphy, Macon and Swain Counties
2123 Lakeside Drive
Franklin, NC  28734
Local Phone Number: 1-866-562-0738
National Phone Number: 1-800-772-1213
TTY: 1-828-524-0631
Hours: Monday through Friday, 9:00AM to 3:30PM, except federal holidays

Rutherford County
707 Schenck St.
Shelby, NC  28150
Local Phone Number: 1-877-405-3576
National Phone Number: 1-800-772-1213
TTY: 1-800-325-0778
Hours: Monday through Friday, 9:00AM to 3:30PM, except federal holidays

Updated August 3, 2012
YOUTH IN TRANSITION

BENEFITS AND SERVICES TRAINING
Outline

1. Basic explanation of the various types of SSA benefits paid to transition age youth with disabilities

2. Basic explanation of how employment affects disability benefits

3. Federal and State Work Incentives available to individuals who receive SSA benefits

4. Special Assistance, CAP/Innovations and work
COMPARISON OF SSI AND TITLE II DISABILITY BENEFITS

SSI:
• Welfare program funded by federal tax dollars, not SSA trust fund
• Limits on earned income, unearned income & resources
• Comes with Medicaid

Title II Disability:
• Entitlement program based upon insured status funded by SSA trust fund
• No limits on unearned income or resources – just earned income
• Comes with Medicare
SSI ELIGIBILITY

Be medically disabled as defined by the SSA
Not be working or earnings under SGA limit ($1090/1800 for 2015) at time of application ONLY! Parental income counts ONLY for children under 18.
Resources under $2,000 or $3,000 for an eligible couple
TITLE II ELIGIBILITY

• Be medically disabled as defined by the SSA.
• Not be working or earnings are under SGA limit ($1,090/$1,800 GROSS per month for 2015).
• Have earned sufficient “credits” by paying into the system yourself, have a deceased, retired or disabled parent who paid in on your behalf (CDB), or be eligible for Disabled Widow(er)s Benefits (DWB).
CHILDHOOD DISABILITY BENEFITS (CDB) ELIGIBILITY

• 18 years of age or older
• Disabled by SSA’s definition before age 22; and,
• Child of an insured worker who is either disabled, retired or deceased.
• If child marries, benefits end unless marriage is to another Title II beneficiary

Concurrent Beneficiary: Eligibility for title II disability is established, but the amount of monthly benefit check is below the current FBR ($733 in 2015).
AGE 18 REDETERMINATION

• Eligibility for Child’s SSI benefits stops at age 18 or 19 yrs and 2 months if still in high school

• The re-determination may be conducted at anytime after 18th birthday. Usually it is done before the person turns 19. We recommend beginning the application process when your child turns 17 ½

• Adult definition of disability different than child’s definition for SSI – more stringent

• Approx 40% of SSI recipients are initially found ineligible to continue SSI benefits after age 18. Certain disabilities are heavily impacted.
The phrase “section 301” refers to the continued payment of disability or blind benefits (both SSI and Title II disability benefits) to individuals who have been medically ceased but continue to receive benefit payments because of their participation in an approved program of VR services, employment services, or other support services (ex: IEP).

Students who do not meet the adult disability standard at the age 18 re-determination may be able to retain benefits until age 22 while they complete their education program by using section 301 provisions.
Example with individual who has a $520 CDB check and is earning $465 a month

### SSI AND EMPLOYMENT

1. Start with the GROSS monthly earnings and subtract a $20.00 general exclusion.

2. Next, subtract a $65.00 earned income exclusion.

3. Take the remaining amount and divide it by two. You are left with what is called countable earned income.

4. Subtract the countable earned income from the base SSI rate for the person. The remaining amount is the adjusted SSI check.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tr>
<td>Unearned Income</td>
<td>$520</td>
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<tr>
<td>General Income Exclusion (GIE) $20</td>
<td>-20</td>
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<tr>
<td>Countable Unearned Income</td>
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<tr>
<td>Gross Earned Income</td>
<td>$465</td>
</tr>
<tr>
<td>Student Earned Income Exclusion</td>
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<tr>
<td>Remainder</td>
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<tr>
<td>GIE (if not used above) $20</td>
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<tr>
<td>Remainer</td>
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<tr>
<td>Earned Income Exclusion (EIE) $65</td>
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<tr>
<td>Remainder</td>
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<tr>
<td>Impairment Related Work Expense (IRWE)</td>
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<td>Remainder</td>
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<tr>
<td>Divide by 2</td>
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<tr>
<td>Blind Work Expenses (BWE)</td>
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<tr>
<td>Total Countable Earned Income</td>
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<tr>
<td>Total Countable Unearned Income</td>
<td>$500</td>
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<tr>
<td>Total Countable Earned Income</td>
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<tr>
<td>PASS Deduction</td>
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<td>Total Countable Income</td>
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<tr>
<td>Base SSI Rate ($733)</td>
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<tr>
<td>Total Countable Income</td>
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</tr>
<tr>
<td>Adjusted SSI Payment</td>
<td>= $33</td>
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</table>
SSI Recipients Always Come Out Ahead By Working!

In the previous example, that person went from operating on $753 a month to $1018 a month!!
SSI AND WORK INCENTIVES

- Student Earned Income Exclusion (SEIE)
- Impairment Related Work Expense (IRWE)
- Blind Work Expense (BWE)
- Plan to Achieve Self-Support (PASS)
- 1619(b)
STUDENT EARNED INCOME EXCLUSION

This work incentive allows an SSI recipient who is under age 22 and regularly attending school to exclude up to $1,780 of earned income per month up to a maximum ANNUAL exclusion of $7180 in 2015.

Definition of Regularly Attending School:

• in a college or university for at least 8 hours per week; or
• in grades 7 through 12 for at least 12 hours per week; or
• in a training course to prepare for employment for at least 12 hours per week (15 hours a week if the course involves shop practice); or for less time than indicated above for reasons beyond the student's control (such as illness).
• Home schooling may also count.
IMPAIRMENT RELATED WORK EXPENSE

• Expenses must be directly related to enabling the individuals to work;
• Individuals, because of a severe physical or mental impairments, must need the items or services to work;
• Costs must be paid by the individuals and not be reimbursable from other sources;
• Expenses must be paid in a month in which the individuals are or were working;
• Expenses must be reasonable.
BLIND WORK EXPENSE:
ANY EARNED INCOME WHICH A BLIND PERSON USES TO MEET EXPENSES NEEDED TO EARN THAT INCOME IS NOT COUNTED IN DETERMINING SSI ELIGIBILITY NOR IN DETERMINING THE SUBSEQUENT PAYMENT AMOUNT. EXPENSES DO NOT NEED TO BE RELATED TO THE PERSON'S BLINDNESS.

- Guide dogs
- Fees
- Transportation to and from work
- Vehicle modifications
- Training to use impairment-related items
- Taxes
- Prosthesis
- Meals consumed during work

- Other work-related equipment/services
- Non-medical equipment/services
- Drugs and medical services essential to work
- Physical therapy
- Expendable medical supplies
- Mandatory pension contributions
- Attendant care
PLAN TO ACHIEVE SELF-SUPPORT

A Plan for Achieving Self Support (PASS) allows a person with a disability to set aside income (earned or unearned) and/or resources for a specified period of time in order to attain a stated work goal. The purpose of a PASS is to help persons with disabilities establish or maintain SSI eligibility. It can also increase the person's SSI payment amount (up to the FBR).

A PASS Plan is not the “Get a Car Plan”!!!
PASS REQUIREMENTS

• Submitted on form SSA-545 – drawn up by individual with help of CWIC and VR counselor
• Identifies feasible occupational goal
• Definable timeframe with steps
• Identifies sources and amounts of income to be set aside
• Details all planned expenditures & justifies major purchases
• Initial PASS will be for no more than 18 months
• Leads to SGA level employment, or significantly reduces SSI
1619(B), EXTENDED MEDICAID

- Even after earnings cause the loss of SSI cash payments, Medicaid can be continued indefinitely -
  - Must still be disabled
  - Must meet the Medicaid “need” or “use” test
  - Must have annual earnings under the current threshold amount ($34,424 in NC in 2014)
  - Must meet ALL other SSI requirements including limits on unearned income and resources
TITLE II BENEFITS (SSDI, CDB) AND EMPLOYMENT

While SSDI is an “all or nothing” program with a clear income limit ($1090 a month in 2015), there are several work incentive phases to help individuals transition to work

- Trial Work Period
- Extended Period of Eligibility
- Expedited Reinstatement
- Extended Period of Medicare Coverage
TRIAL WORK PERIOD

• Individual is able to earn an unlimited amount for 9 months and still receive full Social Security disability benefit as long as he/she still has a disabling impairment.

• The 9 months do not have to be consecutive and an individual has 60 months from the date it begins to finish it. (If you don’t use it you lose it!)

• You earn a Trial Work month in 2015 by making $780 or more in earned income a month.

• Important to save aside SSDI/CDB check at this time, if possible for the following reasons: (1) in case of overpayment, (2) to pay Medicare premium once check ceases and/or (3) to get used to life income and expenses at the earned income level.
EXTENDED PROTECTIONS

Extendend Period of Eligibility (EPE):

• A 36 month period beginning the first month after your Trial Work Period ends.

• The first month you go over SGA is considered your “cessation month”; that month and the two months following, also called the grace period, you are due a check.

• After that, during this 36 month period, if you go above SGA you are not due a check. If you go below SGA during any month your check is reinstated for that month.

Extended Period of Medicare Coverage (EPMC):

• Most individuals with disabilities who work will continue to receive AT LEAST 93 consecutive months of Medicare, after the Trial Work Period ends.

• In some cases, this coverage can continue much longer than 93 months*
EXPEDITED REINSTATEMENT (EXR)

- Applies to both SSI and Title II (SSDI/CDB) benefits
- A period of 60 months from the month of termination of benefits due to work, when, if the individual becomes unable to work again because of the same medical condition, they can file a request for reinstatement of benefits.
- While Social Security is making a new determination, the individual may receive up to six months of provisional benefits, including Medicare and Medicaid, as appropriate.
WORK INCENTIVES AND HOUSING

Earned Income Disregard (EID)

• For Section 8 voucher clients. Disregards first year of income and 50% of second year of income in rent calculation

• Individual must have been on SSDI/CDB/Adult SSI for at least 1 year before beginning work

Family Self-Sufficiency Program (FSS)

• For Section 8 Project based or public housing clients. Provides case management and an escrow account to place funds that would otherwise go to increase in rent

• Funds are disbursed when goal is met (Goals are designed to get individuals off of public housing and welfare assistance by maintaining sustainable employment) or when 30% of the family’s adjusted monthly income equals or exceeds fair market rent for family’s unit.
WHAT ABOUT INNOVATIONS?!
INNOVATIONS AND INCOME

• Like Special Assistance, Innovations has an income limit, $1227.50 or less in 2014.

• Medicaid uses the SSI calculation of 2 for 1 for earned income.

• If income is above $973 (Categorically Needy Medicaid limit in 2014), then a deductible is applied.

• This deductible is high, leaving an individual with just over $200 in their pocket per month.
EXEMPTIONS FROM DEDUCTIBLE INCLUDE:

- DAC Passalong clients. CDB recipients used to be called DAC recipients. If an individual once received SSI and, upon adult redetermination, begins receiving CDB and it causes them to go over the $973 income limit, the amount that is over the limit should be disregarded by Medicaid.

- Pickle Amendment clients. If a person receives CDB or SSDI and a COLA (Cost of Living) increase causes them to go over the $973 limit, this should be disregarded by Medicaid.

- Health Care for Workers with Disabilities (HCWD)-NEW! If a person is working, a new NC regulation includes CAP/Innovation clients in the HCWD program, which provides Medicaid to individuals over the income/resource limit if they are working at gainful employment.

- Advocacy for these three exemptions is OFTEN needed.
DON’T PANIC!

WORK IS POSSIBLE AND WORTH IT!

YOU CAN ALWAYS CALL YOUR BENEFITS COUNSELOR! In Western NC:

AMY UPHAM
(828) 348-0123
amyuphamcwic@lifeplantrust.org

Special Thanks to Lucy Miller at Virginia Commonwealth University for much of this information