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and tomorrow

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

[SocialSecurity.gov](https://www.SocialSecurity.gov)





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## Introduction

This publication is for youth who receive Supplemental Security Income (SSI) and their parents, teachers, health providers, caregivers, or representatives. Your SSI could change when you turn 18 as you prepare to transition to higher education and employment. Many services and supports are available from Social Security, and other federal and state agencies to help you prepare for a successful transition to adulthood.

## The Age-18 Redetermination

When you turn 18, Social Security will review your eligibility for continued SSI benefits based on disability rules for adults, including non-medical eligibility rules. We will generally contact you within a year of turning age 18. We call this review the age-18 redetermination. During this medical review, we will send you a letter to ask for the following information about your disability:

- Names of any medicines;
- Hospital stays and surgeries;
- Visits to doctors and clinics;
- Work activity;
- Counseling and therapy;
- Schools and special classes or tutoring; and
- 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 always write to let you know our decision. Our letter explains your right to appeal our decision—that is, ask us to look at your case again. **If you want to appeal the decision, 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. For more information on the appeal process, go to [www.socialsecurity.gov/pubs/EN-05-10041.pdf](http://www.socialsecurity.gov/pubs/EN-05-10041.pdf) and read *The Appeals Process* (Publication No. 05-10041).

## Earnings and the Age-18 Redetermination

The age-18 redetermination differs from a new application. Unlike in a new application for SSI, earning above the substantial gainful activity (SGA)<sup>1</sup> level in a month will not automatically make you ineligible for SSI during your age-18 redetermination. We will make a

<sup>1</sup> Social Security considers your monthly earnings to evaluate whether your work activity is at a level of substantial gainful activity.

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decision about whether you meet the other medical and non-medical criteria to receive SSI. When we decide if you meet the medical criteria, we will also consider your level of functioning in your past work and what it says about your ability to work in the national economy. If you are able to work at the SGA level only because of SSI work incentives or other supports, we will consider that information in the redetermination. The current year's SGA amounts (blind and non-blind amounts) can be found online at **[www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook)** in *The Red Book - A Guide To Work Incentives* (Publication No. 64-030).

When we review non-medical eligibility during the age-18 redetermination, we will ask for information about all of your income, including any earnings. If you use SSI work incentives and supports to help you to work, we will not count some of your earnings and that will reduce your risk of you losing your SSI or Medicaid because of work. However, you must tell us about your work activity no matter how little you earn. Your SSI may continue while you work if you are still disabled. As your earnings go up, the amount of your SSI will go down and eventually may stop. Even if your SSI stops, you may be able to keep your Medicaid coverage and keep working.

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## Social Security Work Incentives and Supports

Social Security has work incentives that are available to help youth and adults. We also have additional information available to assist with benefits counseling and work supports. Work incentives allow you to continue receiving your SSI payments or Medicaid coverage while you work. Social Security can give you information about our work incentives and supports, tell you when you qualify for them, and help you to use them. See the “Contacting Social Security” section in this publication. We describe some of the work incentives and supports below. For more information on these and other Social Security employment supports, visit [\*\*www.socialsecurity.gov/redbook\*\*](http://www.socialsecurity.gov/redbook) and read *The Red Book - A Guide To Work Incentives* (Publication No. 64-030).

### SSI Continued Payments (Section 301 Payments)

If we find that you are no longer medically eligible after the age-18 redetermination, your SSI payments usually stop. However, because of the SSI continued payments rule, 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.



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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; or
- An approved Plan to Achieve Self Support (PASS).

## Student Earned Income Exclusion (SEIE)

Are you working or planning to work? 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 and

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payment. The amount that we can exclude generally increases each year. The current amount we can exclude can be found in *The Red Book – A Guide to Work Incentives* (Publication No. 64-030). You can find it at [www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook) online. This means that earnings up to these limits will not change SSI payment amounts. The SEIE is available to you if you are participating in any of the following:

- Grades 7-12 for at least 12 hours a week;
- A college or university for at least 8 hours a week under a semester or quarter system;
- 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; or
- A transition program preparing you for employment while you receive special education services.

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.

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## 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. If you have a PASS, **it may also qualify you for SSI continued payments under Section 301**. For more information about PASS, visit [www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook) and read *The Red Book – A Guide to Work Incentives* (Publication No. 64-030).

## Work Incentives Planning and Assistance (WIPA)

Beginning at age 14, WIPA projects provide information and benefits counseling to help you understand how work and earnings can affect your benefits. To learn more about work incentives and to locate the nearest WIPA project, contact the Ticket to Work Help Line at **1-866-968-7842** (TTY **1-866-833-2967**) Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time. Visit <https://choosework.ssa.gov/findhelp> to find information on WIPA projects.

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## Protection and Advocacy for Beneficiaries of Social Security (PABSS)

PABSS organizations strive to protect the legal rights of Social Security disability beneficiaries who want to work. PABSS organizations work with youth in transition to identify and remove barriers to employment and independence and can provide information about obtaining vocational rehabilitation services. To locate the PABSS organization in your state, contact the Ticket to Work Help Line at **1-866-968-7842** (TTY **1-866-833-2967**) Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time. Visit [\*\*https://choosework.ssa.gov/findhelp\*\*](https://choosework.ssa.gov/findhelp) to locate your PABSS.

## Grants and Scholarships

You may be planning to continue your education in college, and you may get grants, scholarships, fellowships, and gifts. We do not count these items as income or resources for up to nine months when we figure your SSI benefits. You must use these resources 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, including the following:
  - Pell grants,
  - Federal PLUS Loans,
  - Perkins Loans,
  - Stafford Loans,
  - Ford Loans, and
  - Work study programs.
- Bureau of Indian Affairs student assistance programs.

## Achieving a Better Life Experience (ABLE) Account

An Achieving a Better Life Experience (ABLE) account is a tax-advantaged savings account for an individual with a disability. You can use an ABLE account to save funds for many disability-related expenses. Anyone, including the account owner, family, and friends can contribute to the ABLE account. The account owner of an ABLE account must:

- Be eligible for SSI based on disability or blindness that began before age 26; or
- Be entitled to disability insurance benefits, childhood disability benefits, or disabled widow's or widower's benefits, 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

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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.

Visit [www.ablenrc.org](http://www.ablenrc.org) to get more information on ABLE accounts.

## National and Community Supports From Programs Other Than Social Security

There are many other free or low-cost supports and programs available that can help you prepare for your transition to adulthood. Many of these are available in the areas of health, education, finance, and employment.

- 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.
- *Get to Where You Want to Go* is a resource guide produced by the Wisconsin Division of Vocational Rehabilitation. This resource guide is available for families and youth with disabilities transitioning to adulthood. The guide provides tips and resources to help plan for adulthood and life after high school.

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Visit [www.beforeage18.org](http://www.beforeage18.org) to get information on tips and resources.

- 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/](http://www.parentcenterhub.org/find-your-center/) to find a Parent Center in your state.
- State VR agencies help youth transition to adulthood. Visit [www2.ed.gov/about/contacts/state/index.html](http://www2.ed.gov/about/contacts/state/index.html) to find your state VR agency.
- There are programs offering help with health care costs, assessments, and treatments. Upon turning 18, you may be eligible to keep your current health insurance or need to find other health insurance. You may also need to find a primary care provider. To find programs in your state offering help with health care costs, assessments and treatment, contact the U.S. Health Resources and Services Administration's toll-free hotline at **1-800-311-2229** (Spanish **1-800-504-7081**).
- You can find a low cost, affordable health center by visiting [www.hrsa.gov](http://www.hrsa.gov) online. To get health insurance through a Health Insurance Marketplace, visit

***localhelp.healthcare.gov*** or call **1-800-318-2596**.

- Got Transition is a federally funded resource center that provides information and resources to improve transition from pediatric to adult health care, particularly for youth with disabilities. Visit ***www.gottransition.org*** online to find out more information.
- 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 ***http://familyvoices.org/ncfpp/*** online to find a center in your state.
- Neighborhood Navigator Tool is a resource application created by the American Academy of Family Physicians. This interactive tool can support referrals from doctors, service providers, counselors, families, and caregivers. Visit the Neighborhood Navigator Tool online at ***www.familydoctor.org/neighborhood-navigator*** to get information on thousands of local social services that can assist with needs like child care, housing, transportation, employment, and legal services.



- The Catalyst Center at Boston University published a newsletter, and it discusses Medicaid for children and youth with special health care needs and their families. Visit [www.ciswh.org](http://www.ciswh.org) online and search for Infographic: Medicaid and Children and Youth with Special Health Care Needs.
- 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](http://www.servicelocator.org) or call the toll-free help line at **1-877-US2-JOBS (1-877-872-5627)**.
- MyMoney.gov provides financial information on a variety of topics, including how to earn, save and invest, protect, spend, and borrow. Go online to [www.mymoney.gov](http://www.mymoney.gov) to learn more.
- Hands on Banking is a program available in both English and Spanish that teaches people at all stages of life about the basics of responsible money management, including how to create a budget, save and invest, borrow responsibly, buy a home,

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and establish a small business. Visit [\*\*www.handsonbanking.org\*\*](http://www.handsonbanking.org) to get more information.

- YouthBuild engages young people to rebuild their communities and their lives by providing pathways to education, employment, or training. Visit [\*\*www.youthbuild.org\*\*](http://www.youthbuild.org) to get additional information on YouthBuild.

SSA is not endorsing any particular non-federal government organization, program, or employees thereof by listing the organization or program in this publication. We include the names and contact information for organizations or programs only as a convenience to you.

## Contacting Social Security

There are several ways to contact Social Security, including online, by phone, and in person. We're here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

### Visit our website

The most convenient way to conduct Social Security business from anywhere at any time, is to visit [\*\*www.socialsecurity.gov\*\*](http://www.socialsecurity.gov). There, you can:

- Create a *my* Social Security account to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and more;
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Find copies of our publications;
- Get answers to frequently asked questions; and
- So much more!

## **Call us**

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



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