Benefits Advisement with Transition Students

Work and going to school
Objective

• Know students on SSA benefits can work
• Know that you don’t have to know a complicated system
• Have a brief understanding on important issues of transition students and SSA
Types of Social Security

• SSI
  - Most common
  - Parent’s income affects

• SSDI
  - Own work history

• SS Child’s Benefits
  - Receiving payments off of parents record
  - Still a dependent
SSI basics

• Needs based program
• Have to meet disability criteria
  - Child
  - Adult
• Resources and Income affect eligibility
General Rules

• As a person works the SSI payment is decreased one dollar for every two dollar a person earns

• There are deductions or exclusion
What happens when not a student

• $559 earnings (15hrs x 8.60 x 4.33)
  - $20 General Income Exclusion
  - $65 Earned Income Exclusion
• $474 Divided by 2 = $237.00
• $733 (full SSI amount) - $237 =
• $496 SSI check
• Total $496 + $559 = $1,055.00
Student Earned Income Exclusion

- SSI amount not affected
- 2015 $1,780/ month for $7,180/year
- Must be under 22 and regularly attending school
- Example 15 hrs/week at $8.60/hr times 4.33 wks/month = $559/month
  - $559-$1,780 = $0 from SSI check
  - $7,180-$559 = $6,621 left to use in year
  - Total income = $1,292 ($733+$559)
Plan for Achieving Self Support

• Have to have vocational goal
• Have to have other money besides SSI
• Have to need goods or services to meet goal
• Have to be able to follow plan
SSDI

• Worked enough to pull off of own record
• Need at least 6 credits or qualifying quarters
• Credit is $1,220/quarter for 2015
• Follows SSDI rules with trial work period and extended period of eligibility
Child Benefits

- Parents is disabled, deceased, or retired
- Student is dependent of child
- Only goes to age 18...19 if still in elementary/secondary school
- Uses Annual Earning Test of $15,720 per year of $1,310/month
Age 18 Re-determination

- ADHD, ODD, Learning disabilities and others disorders not on adult listing
- Need to look at the Blue Book to find diagnosis that fits
- Looking at work ability not school performance
Definition of Disability for Adults

• The inability to earn substantial gainful activity due to a medically determinable medical or psychological impairment that is expected to result in death or has lasted or expected to last a year.
In English

• Ability to work based on age, education, experience and earn $1,090 month countable income

• Have a medical impairment found in the Blue Book that is severe.

• Lasted a year or could be expected to last a year or result in death
Section 301

- Continuation of Social Security Benefits if a person is found “Medically Improved”
  - Have to be involved with DVR before the Medical Review begins
  - Have to have a plan for employment that SSA agrees will help with self-sufficiency
Working Disabled Medicaid--WDI

- Over 18
- Meet SSA definition of disability
  - In Blue book
  - Lasted a year...
- Working earning $1,220/quarter for 2015
- Resources under $10,000
- Unearned income under $1,486/month
Contact

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