



Give your student the best possible future:

Do:

- ◆ Encourage them to work or go on to
- ◆ Postsecondary education
- ◆ Begin planning early
- ◆ Consider saving for their future the way you are saving for your other children

Don't:

- ◆ let the fear of loss of benefits drive decision making
- ◆ wait until the last minute
- ◆ discourage them from work
- ◆ assume it will all be taken care of

This fact sheet and others can be found at www.mdeid.org and www.mdworkforcepromise.org.

Questions?

Contact the Maryland Department of Disabilities

Don't Panic! Your Son or Daughter Can Work And STILL Keep Benefits

Overview

As students enter the last few years of high school, they are often presented with new opportunities to earn money in the workplace. At the same time, the rules concerning cash and medical benefits may change once a person turns 18-years-old. For parents, these changes may be a cause of concern and raise questions such as:

- ◆ How will paid work affect my child's cash and medical benefits?
- ◆ How will turning 18-years-old affect the cash and medical benefits my child currently receives?

Fortunately, there are a number of programs that will enable young people to work AND keep their benefits – programs that will allow young people to, in fact, be better off financially, now and in the future.

What Benefits Can Your Son or Daughter Receive?

Supplemental Security Income (SSI) – If a person has a significant disability and has very low income and assets, that person may qualify for SSI. SSI pays monthly checks ranging from \$1 to \$674 (in 2010). The actual amount depends on other income, cost for food and shelter, and other factors. Someone who receives SSI also receives **Medical Assistance (Medicaid)**, a medical benefit that covers most health care needs.

Someone who applied for SSI before the age of 18 may have been denied due to the parents' income or assets. However, once a person turns 18, the parents' income and assets are not counted toward eligibility.

Individuals who receive SSI prior to turning 18 will need to go through a "redetermination" at the time of their 18th birthday to see if their disability still qualifies them for SSI as an adult. Social Security will contact you about this – you do not need to call.

Social Security Disability – Some young adults can qualify for Social Security Disability, another kind of check from Social Security. This is true for some people with disabilities who are at least 18 years old and have either (a) worked and paid Social Security taxes, or (b) have at least one parent who has worked and paid Social Security taxes, and the parent is now retired, disabled or deceased. People who receive Social Security Disability checks will be eligible for **Medicare**, after a two-year waiting period. Medicare covers hospitalization and has optional programs to cover other medical costs and prescriptions. Social Security will usually take an application for this benefit at the same time they take a SSI application.

Very young adults are much more likely to qualify for SSI than Social Security Disability.

To apply for SSI and/or Social Security Disability, call Social Security: 1(800)772-1213

How to Work and Keep Benefits

SSI – When you receive SSI and work, your SSI checks are usually reduced, but the reduction is much less than your earnings. If you start with a full SSI check (\$674/month in 2010), you can earn up to \$1,431

and still keep \$1 of SSI. Your income is much higher if you work than if you don't.

SSI Work Incentives – Some rules can help you keep higher SSI checks while you work

(continued on back)

How to Work and Keep Benefits (continued)

and/or protect your Medical Assistance.

Student Earned Income Exclusion (SEIE) – A rule that allows students under age 22 to earn more money while keeping SSI. They may be able to earn as much as \$7,620 a year (in 2010) without reducing SSI checks.

Impairment Related Work Expenses (IRWE) – Allows you to keep higher SSI payments if you work and pay for items or services you need to work because of a disability, such as accessible transportation, attendant care, assistive technology, therapy, etc.

Blind Work Expenses (BWE) – If you are blind, this rule keeps SSI checks higher while you work if you pay for expenses related to work, including taxes withheld from your pay, meals you eat at work, transportation, etc.

Plan for Achieving Self Support (PASS) – A plan that keeps SSI checks higher while you pay for expenses to reach a work goal that gives you higher earnings.

If you earn too much to keep SSI checks, do you lose Medical Assistance?

Usually not. You can earn up to \$38,328/year (in 2010) and still keep Medical Assistance if your earnings reduce your SSI to \$0. To qualify, you must keep your financial assets under \$2,000, use your Medical Assistance to pay for medical services, and you must continue to be disabled. If your earnings later drop, or you lose

your job, you can get your SSI checks back simply by calling Social Security. You do not need to reapply for SSI.

Social Security Disability – If you receive Social Security Disability and go to work, you get a 9-month “trial work period”. During the trial work period, your earnings will not affect your checks. After the trial period, you can earn almost \$1000 a month (in 2010) and still keep your checks. In some cases, you can earn even more – if you pay for Impairment Related Work Expenses, get extra help on the job, work at a slower pace or cannot do all job tasks due to your disability. Even if you earn too much to keep Social Security Disability, you can get your checks back if your earnings drop or you stop working within three years after your trial work period ends. If you lose Social Security Disability due to work, you can usually keep **Medicare** for at least 7¾ years after your trial work period ends.

Employed Individuals with Disabilities (EID) Program

If you are disabled and work for pay, this program may qualify you for Medical Assistance for a limited fee. The program has much higher income and asset limits than other Medical Assistance programs.

Ticket to Work

This program lets you hire an organization to help you find work and stay employed – if you receive SSI or Social Security Disability and are 18- 64 years old.

How can you get help managing benefits if you work or would like to work?

Benefits INfoSource is a project that offers free help to people with disabilities and their families to learn how to work without losing important benefits. To get help from Benefits INfoSource, you must live in Maryland, receive SSI or Social Security Disability, be 16 – 64 years old, and be working or interested in work. Benefits INfoSource staff are specially trained to help you understand the impact of work on benefits, and to use work incentives to keep benefits while working.

Resources

Maryland Department of Disabilities

Voice / TTY: (410) 767-3660

Voice / TTY: (800) 637-4113

Email: mdod@mdod.state.md.us

Website: www.mdod.maryland.gov

Maryland Service Provider

Benefits InfoSource Main Office

Voice: (888) 838-1776

TTY: Use Maryland Relay 711

Website: www.innow.org

Social Security Administration (SSA)

Voice: (800) 772-1213

TTY: (800) 325-0778

Website: www.socialsecurity.gov

Disability Programs:

www.socialsecurity.gov/disability/

Employed Individuals with Disabilities

Program

Voice: (443) 514-5034

Voice / TTY: (800) 637-4113

Email: eid@mdod.state.md.us

Website: www.mdod.maryland.gov

Ticket to Work

Voice: (866) 968-7842

TTY: (866) 833-2967

Website: www.yourtickettowork.com