

## Differences between PASS and IRWE

	<b>PASS - Plan for Achieving Self Support</b>	<b>IRWE - Impairment Related Work Expense</b>
<b>Definition</b>	A way to exclude excess resources and/or various kinds of income from being counted for SSI if they are used to achieve a work goal.	A way to exclude income from being counted by SSI by deducting <u>out of pocket, impairment-related expenses</u> , incurred to enable the recipient to work.
<b>Who approves the PASS or IRWE?</b>	Must be approved by Regional PASS Cadre before implementing.	Approved by local SSA office.
<b>How long does the approval take?</b>	Can be approved right away or can take up to 2 months or more.	Can be approved on the spot.
<b>How extensive is the process?</b>	An extensive plan is written and submitted to the PASS Cadre for approval. The plan includes: a vocational goal, milestones, timelines for achieving the goal, and a budget with justification of vendors and expenses.	An IRWE involves submitting receipts for out-of-pocket, work-related expenses incurred each month, to the local SSA office along with previous month's pay stubs.  No long range plan required.
<b>What can it pay for?</b>	<u>Any expense related to achieving the vocational goal</u> (job development, job coaching, school or training, vehicles, equipment needed for you to work, transportation... anything that you can justify is needed to achieve your goal could be an acceptable expense).	An IRWE expense must be incurred <u>due to your impairment</u> and be necessary to work.
<b>How does buying the service or support work?</b>	With a PASS you set up a separate account where you deposit an agreed upon amount of money monthly. PASS expenses are paid from this account.	You pay the expenses out of your pocket each month and submit your receipts to SSA to get reimbursed through your SSI check.
<b>Is there a maximum amount you can use for PASS or an IRWE?</b>	You can shelter all of your countable income and an unlimited amount of resources with the intention, and plan, to spend them to achieve your vocational goal.	The maximum amount that you can shelter is all of your countable income.

<p><b>Is there a time limit?</b></p>	<p>You set a time frame in your PASS plan to achieve your goal. Employment goals typically are for 18-24 months. (PASS plans can be extended with PASS Cadre approval and plans for new goals can be submitted once the initial plan ends.)</p>	<p>No time limit.</p>
<p><b>What if you make a change in what you are buying?</b></p>	<p>To make a change in what you are buying, milestones, or the vendor providing service, you need to write an amendment to the PASS and get written approval from the Cadre. If you change your vocational goal you need to write a new PASS and obtain approval.</p>	<p>As long as the expense is incurred due to your impairment and is necessary to work it should be reimbursed.</p> <p>You do not need to notify SSA in advance.</p>
<p><b>Could you use a PASS or IRWE to shelter resources over the \$2000 limit to maintain your SSI and Medicaid eligibility?</b></p>	<p>You can shelter an unlimited amount of money in a PASS, but remember, the money is then 'obligated' to achieve the stated vocational goal.</p>	<p>IRWE's are not a vehicle to shelter resources. They are an avenue for limiting countable income, thereby increasing the SSI check.</p>
<p><b>Does a PASS or IRWE help you lower countable income, keeping it under SGA and allowing you to maintain your SSDI check &amp; Medicare?</b></p>	<p>A PASS does not figure into SGA calculations.</p> <p>However, a PASS can be used to shelter income or resources of an SSDI recipient to make them eligible for Medicaid and SSI.</p>	<p>IRWEs can reduce countable income below SGA when a beneficiary <i>is applying for</i> SSI, and/or when an SSDI/DAC recipient is trying to keep earnings under SGA.</p>
<p><b>Can you ever get into an overpayment situation using a PASS or IRWE?</b></p>	<p>If you do not follow your plan for saving, spending, and achieving your goal, you may have to pay back part of your PASS.</p>	<p>If the expense that you already incurred is not due to disability and related to work you might not get reimbursed.</p>
<p><b>Is one strategy more lucrative than the other?</b></p>	<p>The way your income is calculated in a PASS, you are able to shelter all countable income, thereby keeping yourself eligible for an entire SSI check.</p>	<p>The way an IRWE is calculated, you get reimbursed 50 cents per dollar of expenses.</p>

## Calculating Countable Earned Income While Using a PASS

\$485.00/month (gross wages)  
- 85.00 (earned and general exclusion)  
\$400.00 ÷ 2 = \$200

\$200.00  
-200.00 (into PASS account)  
0.00 (countable income)

\$579.00 (full SSI benefit rate for 2005)  
- 0.00 (countable income)  
**\$579.00 Amount of SSI due to recipient for this month.**

## Calculating Countable Earned Income While Using an IRWE

\$485.00/month (gross wages)  
- 85.00 (earned and general exclusion)  
\$400.00  
- 200.00 (IRWE expense)  
\$200.00 ÷ 2 = \$100 (countable income)

\$579.00 (full SSI benefit rate for 2005)  
-100.00 (countable income)  
**\$479.00 Amount of SSI due to recipient for this month.**