



A Quarterly Newsletter Produced by the Rural Institute Transition Projects

In This Issue:

- PASS: A Valuable Resource in Transition to Employment
- Using Different Work Incentive Programs
- Top 10 Reasons Youth Should Seek Benefits Counseling
- Transition Tip

PASS: A Valuable Resource in Transition to Employment for Youth with Disabilities

By Ellen Condon, Transition Projects Director, Rural Institute

Most times when I begin working with a new school and meet a group of say ten youth with disabilities, I find anywhere from one to five youth who are currently eligible for work incentives that could help fund their future employment. Since I typically only encounter three to four new schools a year there must be many more youth who could access these funds but who go unidentified both in Montana and nationally. One of these work incentives is the Plan for Achieving Self Support (PASS), which allows a person with a disability to set aside otherwise countable income and/or resources for a specific period of time in order to achieve a work goal. Below are some examples of students whom the Rural Institute Transition Project's staff has identified as eligible for a PASS:



In 1998, \$2,200 was accessed through a PASS for a 16-year-old student to expand his work experiences beyond what his school provided during his summer vacation. The next year he and his 14-year-old brother used a PASS to shelter an additional \$24,000 to purchase a van that would support their own business.



In 2001, an 18-year-old student generated over \$5,000 in a PASS to pay for his job coaching and computer training. A portion of these funds was used while he was in school and the remainder of the money funded services after he graduated from high school.



Another young woman began saving money and sheltering it through a PASS while she was in high school for future supports of job coaching, transportation, and job development. When she graduated she was employed due to the combined efforts of school and Rural Institute staff and funding from Vocational Rehabilitation (VR). She had accumulated over \$9,000 by that time,

(Continued on page 2)

To be eligible for a PASS you must be eligible for SSI and have income or resources that reduce your SSI. The PASS reduces the impact of that income to your SSI check.

Resources

Social Security's Red Book - A Guide to Work Incentives
www.ssa.gov/redbook

It Doesn't Take a Rocket Scientist: To Understand and Use Social Security Work Incentives
<http://ruralinstitute.umt.edu/training/publications/12thEditionRocketScience2008.pdf>

Virginia Commonwealth University World of Work
<http://www.workworld.org/webhelp/wipa.htm>

Rural Institute Transition Projects
<http://ruralinstitute.umt.edu/transition/SSAworkincent.asp>

We have moved!
Our new address is:
700 SW Higgins, Suite 250
Missoula, MT 59803

Contact Information:

Ellen Condon
condon@ruralinstitute.umt.edu
Kim Brown
brown@ruralinstitute.umt.edu
Connie Lewis
cjlewis@ruralinstitute.umt.edu
Jillian Jurica
jjurica@ruralinstitute.umt.edu

The Rural Institute
700 SW Higgins, Suite 250
Missoula, MT 59803

(406) 243-5467
(800) 732-0323 Toll Free
(406) 243-4730 Fax

PASS: A Valuable Resource..., cont.

which she used to buy a wheelchair accessible van, pay for personal care on the job, and pay for someone to drive her to work. As a result of using a PASS, even though she had ongoing support needs in order to work and she was waiting for services from the Developmental Disabilities Program, she was able to go to work immediately after she graduated from high school. Without her PASS to fund the necessary supports (due to her ongoing support needs), VR wouldn't have been able to invest in her placement. They would have had to wait for her to begin receiving Developmental Disabilities services before they could fund the placement.



In 2002, a PASS was written as part of one student's Transition Services in his Individualized Education Program (IEP) and was approved by Social Security in advance of his graduation "to begin upon the day after graduation, given that he was employed." His PASS was for a small amount, approximately \$180 a month, since he only had countable income from a part-time job to shelter. However, his PASS paid for the follow-along support that he needed to keep himself employed until his name came up on the waiting list for Developmental Disabilities services three years after he graduated from high school. His successful transition was due to the school staff efforts, VR funding, and the funds he was able to shelter from his PASS.



This strategy of using a PASS to pay for ongoing support needs was used with several other students in the Mission Valley as well. The goal was to place them into paid employment before graduation so they would be earning enough money to reduce their SSI, thereby making them eligible for a PASS. Even though the amounts being sheltered through the PASS(s) were small, since the students had been placed before graduation and the school had provided the initial on-the-job training, the students' ongoing support needs and therefore costs were reduced.



In 2005, a student used a PASS to fund transportation, job coaching, and a cell phone that he needed to work. He graduated from high school and started his own business with the support of his family, funding from VR, and his PASS.



In June of 2009, a young man graduated from high school in Missoula. His Vocational Evaluation through VR determined that he needed ongoing support in

order to work. He was (and still is) on the waiting list for services through Developmental Disabilities, a program that will pay for and provide these needed employment supports. VR couldn't pay to place him in a job because they needed to wait until there were funds to pay for these ongoing supports.

The most likely transition outcome was for him to graduate and hang

(Continued on page 3)

Youth and adults who are receiving income that reduces their SSI check may be eligible for a PASS before they get a job. These are types of income other than wages that would reduce your SSI check:

- Survivors Benefits
- An adoption subsidy
- A parent's retirement benefits
- A parent's disability benefits
- Parent income for youth under 18
- Child support

Resources

Choose Work

<http://www.choosework.net/#videotitle>

PASSPlan.org

<http://www.passplan.org/>

PASS Online

<http://www.ilr.cornell.edu/edi/pass/>

A list of PABSS programs and WIPAs by state:

<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

SSA Fact Sheets applicable to youth:

- SSI Benefits and Children
- SSI and Children Turning 18
- Paychecks and SSI
- Identifying Students Eligible for SSI Pass Plans at IEP meetings

Monographs about using PASS for students:

- PASS the Bucks
- Keep the Bucks
- Manage the Bucks

PASS Form with help keys!

Social Security Work Incentives General Information:

<http://www.ssa.gov/disabilityresearch/wi/generalinfo.htm>

We value your opinion. To provide feedback to us about this newsletter and our other products, please take our quick online survey at:

<http://www.surveygizmo.com/s/58441/transition-projects-feedback>

PASS: A Valuable Resource..., cont.

out at home until extended employment services were available through VR or supported employment services were available through the Developmental Disabilities program. In reality this could be a long wait- most likely at least three years. Instead, Rural Institute staff identified that his Social Security benefits made him an ideal candidate for a PASS. We returned to VR and negotiated with them to open his case for employment right away since funds to pay for his ongoing support had been identified.

While a PASS is time-limited, it can fund his additional job coaching and follow-along supports for at least 18 months. By the time his PASS ends, he will need fewer supports and the team can look at additional work incentives or funding sources to pay for his supports. His PASS made the difference between him going to work or sitting at home.

In Conclusion

Work incentives can make the difference between youth waiting to go to work after they leave high school and transitioning directly to employment. Research has consistently shown that youth who have paid jobs in school or as they graduate are more likely to be employed as adults. Unfortunately many young people still go unidentified as being eligible for these incentives. This newsletter will illustrate what resources are available in Montana and nationwide that can identify youth who are eligible for work incentives. These resources, Social Security-funded WIPAs (Work Incentives Planning and Assistance projects), private Benefits Planners, and employment agencies, are available at no cost to the Individual.

We need to connect youth and their families to these resources as part of transition planning. Ideally, youth who are receiving Social Security benefits could benefit from a benefits analysis by age 16. What if every youth who applied for Developmental Disabilities services was referred to a Benefits Planner? What if every youth who applied for services through VR was referred to a Benefits Planner? What if, at every annual IEP meeting, information was shared about our state's resources that provide free benefits planning for youth and families who receive Social Security supports or may in the future?

Equally critical is the need to strive to have all youth placed in paid employment prior to high school exit. There are waiting lists for adult services for youth with ongoing support needs. These waiting lists are not going to go away. We need to maximize the use of the resources we have and work smarter and more collaboratively, rather than continuing to wait for another funding source to pick up the supports and the costs.

SSA work incentives aren't going to be the sole solution to improving transition outcomes for youth with disabilities. Some youth will need to be employed before they are eligible for work incentives. PASS plans are time-limited so they can't be used as a long-term support; however, they can augment what schools and families are currently providing for vocational services. PASS plans can be used to leverage funds from additional service providers and should not be disregarded as we strive to assemble all the pieces of the service puzzle for each student.



PASS Plans can fund any goods or services that you need to pursue your vocational goal. Examples of things a PASS can fund include:

- Job development
- Job coaching
- Transportation to and from work
- Education or training towards a vocational goal
- Vehicles or equipment needed to pursue the vocational goal



Save the Date and Plan to Attend!

**Montana Council for Exceptional Children (MCEC)
2010 Conference on Diverse Abilities:**

**“Consultation, Collaboration & Communication”
Promoting learning and success for all children**

**April 7-9, 2010 Hilton Garden Inn, Missoula Montana
Register at www.cspd.net**





Rural Institute's Top 10 Reasons



Youth Should Seek Benefits Counseling as Part of Transition Planning:

- 10** Benefits Counselors can give you the real scoop about how a paycheck will impact your Social Security check and medical benefits so you can make informed choices about your future.
- 9** The information that you got previously about how much you can make and how many hours you can work may not be accurate.
- 8** Benefits Counselors help you avoid overpayment situations.
- 7** Some Benefits Counselors can assist you if you have been overpaid by Social Security and you now need to pay SSA back.
- 6** Benefits Counselors can help you identify expenses that you have when going to work which can be deducted from your countable income so you keep more of your Social Security check.
- 5** In many states Supplemental Security Income comes with Medicaid insurance and Medicaid funds many adult services.
- 4** Social Security and work incentives are complex. Benefits Counselors have skills to help you and will provide this help to youth, families, adults and service providers for free!
- 3** Benefits Counselors might be able to find ways for you to save money for your future employment needs while you are still in school.
- 2** In some cases being eligible for a work incentive can mean you don't have to wait for services from Vocational Rehabilitation or Developmental Disabilities programs.
- 1** Benefits Counselors may be able to find work incentives that will pay for job development, job coaching, transportation or other supports you might need to go to work as a student or as an adult.



Training Calendar

The Transition Projects has nine Web-based conferences scheduled for 2009/2010. The audio portion of the Web conferences can be accessed from any telephone and the video portion from a computer with Internet access. Interested individuals may participate from their own offices or homes, and there is no cost for any of the sessions. Audio recordings of conferences that have already taken place may be downloaded from the Rural Institute Transition Projects Web site and the RI/PLUK Online Transition Tool Box: <http://ruralinstitute.umt.edu/transition> <http://sites.google.com/a/pluk.org/transition-toolbox/>

Youth Track – designed for young people with disabilities, their families, and those who provide services to these youth and families. *All sessions take place from 1:00pm - 2:00 pm Mountain Time.*

11/17 ~ Disability Rights
12/18 ~ Montana's Emerging Leaders
2/23 ~ Assistive Technology at Work
5/18 ~ Dating and Healthy Relationships

General Track – designed for families, teachers, service providers, and individuals with disabilities. *All sessions take place from 1:00pm - 2:30 pm Mountain Time.*

12/8 ~ Social Security Part I
1/19 ~ Social Security Part 2
2/9 ~ Social Security Part 3
3/15 ~ Summertime Transition Activities
4/13 ~ Collaboration for Transition Success

Session fliers and registration forms will be sent to Montana Transition Listserv members. To join the Montana Transition Listserv, go to the Transition Projects Home Page at <http://ruralinstitute.umt.edu/transition/> and enter your email address in the box provided. Fliers may also be downloaded from the Transition Projects Web site as they become available.

Examples of Using the Different Work Incentive Programs

STUDENT EARNED INCOME EXCLUSION

In 2010, full-time students can earn up to \$1640 per month (until they reach \$6600 annually) without their income reducing their SSI check. A full-time student is a student who:

- o attends classes either in college for 8 hours per week or high school for 12 hours a week;
- o attends a work preparation training course for at least 12 hours a week; or
- o regularly attends classes in at least one month of a current calendar quarter or is expecting to do so during the next calendar quarter.

However, class or training requirements may be reduced for reasons beyond the student's control such as illness.

Scenario 1:

Matt began working 20 hours a week in January of his last year of high school. His gross wages were \$580 - \$725 a month, thus he never exceeded the monthly student threshold of \$1640/month or made over \$6600 total while he was still a student. He continued to receive the full SSI check of \$674/month through his last semester of school.

In June when he graduated from school he continued working approximately 20 hours a week. Once he was no longer a student his wages impacted his SSI check as follows:

\$725 Gross monthly wages
- \$65 (earned income exclusion)
- \$20 (general exclusion)
\$640 divided by 2 = \$320 (countable earned income)
His SSI check for this month will be \$674 - \$320 = \$354.00

Scenario 2:

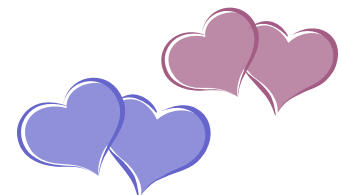
Kevin, who is also a student, began working 30 hours a week in November grossing \$1200/month. **While his monthly wages were still below the Student Earned Income Exclusion threshold, by mid-April his gross earnings totaled \$6600.**

	<u>Wages</u>
November	\$1200
December	\$1200
January	\$1200
February	\$1200
March	\$1200
April	\$1200 (The first \$600 results in Kevin reaching the \$6600 Exclusion amount)

Kevin's wages did not impact his SSI check until he reached the threshold of \$6600 in wages in mid-April. Once that happened, Kevin's SSI check was reduced according to the earned income calculations.

In April the calculations were as follows.

\$600 (gross wages for April that exceed the \$6600 exclusion limit)
- \$65 (earned income exclusion)
- \$20 (general exclusion)
\$515 divided by 2 = \$257.50 (countable earned income)
\$674 - 257.50 = \$416.50 will be the amount of his SSI check.



(Continued on page 6)

Examples of Using Different Work Incentive Programs, cont.

And in May all \$1200 of the wages will be subject to the earned income calculation.

\$1200
- \$65
- \$20
\$1115.00 divided by 2 = 557.50
\$674 - \$557.50 = \$116.50 will be the amount of Kevin's SSI check.

IMPAIRMENT-RELATED WORK EXPENSE

Using Kevin's example from the previous scenario, Kevin has been paying \$600 a month out-of-pocket for job coaching. This counts as an impairment-related work expense or an IRWE. Once his income begins reducing his SSI check it will be beneficial for him to use a work incentive to lessen the impact.

In May, if he deducted the IRWE expense from his wages:

\$1200 (gross wages for May)
- \$65 (earned income exclusion)
- \$20 (general exclusion)
\$1115
- \$600 (IRWE)
\$515 divided by 2 = \$257.50
\$674 - 257.50 = \$416.50 will be the amount of his SSI check.

For an expense to qualify as an IRWE it must be:

- o paid out-of-pocket
- o declared the month it was incurred (reported with that month's wages)
- o an expense necessary to work, and
- o related to the individual's disability.

PLAN FOR ACHIEVING SELF SUPPORT

PASS, which stands for Plan for Achieving Self Support, is a work incentive that SSI recipients can use to reduce the impact of income (wages or unearned income) on their SSI check or to shelter resources and/or income that then makes them eligible for SSI. The plan must be used to obtain a vocational goal, have a timeline, have a budget, and be approved by Social Security.

Scenario 1:

Charlie is 17 years old and a senior in high school. Each month he receives \$320 in Social Security survivor's benefits from his dad's account and \$374 SSI. He was recently referred to Vocational Rehabilitation (VR) for an evaluation and found to be in need of ongoing support in order to work. VR can provide funding for him to get a job but there must be funding for him to keep the job before they will do this.

Charlie's options:

- o He can wait for Developmental Disability Services to become available. His name was just placed on the wait list and the average length of time people wait is five years.
- o He can wait on the average 1-3 years of extended employment services through Vocational Rehabilitation.
- o Or he can use a PASS to fund the supports needed to learn and keep his job.

(Continued on page 7)



Remember

If you missed our Webinar Series on Social Security don't worry!

You can listen to the audio recordings of all the webinars and also download all the handouts and PowerPoints from the: [Transition Projects Training Calendar](#)



Examples of Using Different Work Incentive Programs, cont.

Charlie's IEP team committed to support his initial job coaching on a new job while he was still in school. Since there were now funds to pay for ongoing support, VR paid for a community employment agency to help find and negotiate a job. Charlie started his job before he exited school. By the time he graduated he needed only 5 hours of job coaching a month. He paid for this with his PASS. Since VR and the school provided the supports while he was still in school, he saved \$300 a month (his survivor's benefits less \$20) in his PASS. By June he had accumulated \$3000 in the PASS and began sheltering the \$300 a month PLUS his countable earnings (wages - \$65, divided by 2) of \$250/month.

Scenario 2:

Susan (who is a senior at a different school) has also been determined to need ongoing supports in order to work. She has been receiving SSI since turning 18 in January. To be eligible for a PASS she will need to have income that reduces her SSI. Right now she is working, but does not make above \$1660/month (SEIE level) so she is still receiving the full amount of SSI. Her Vocational teacher and mother found her a paid job in the community that matches her skills and support needs very well and she does not need as much ongoing support as was originally anticipated. She is working 2 hours a day while she is still in school but the employer said she can increase her hours to 20 a week as soon as she graduates. The school provided her initial job coaching and right now she needs some intermittent follow-along, which is also being provided by the school. When she graduates her income will begin reducing her SSI check by \$247.50 a month (gross wages - \$85 and divided by 2).

Instead of having a reduction in her SSI check she can shelter this income in a PASS and use it to pay for her own follow-along supports to keep her job. A PASS was written in advance of graduation with the start date as the day after graduation contingent upon her having earnings to shelter. There was no delay in her increasing her hours and receiving the support she needed at work.

SECTION 301 (by Tiffany Kelker, CWIC)

If students are receiving SSI prior to age 18, the Social Security Administration (SSA) will perform an age 18 medical redetermination. When this medical redetermination is done by SSA, they are looking to see if the beneficiary who is receiving benefits still qualifies, based on adult medical eligibility criteria. If the beneficiary is found no longer eligible, their SSA benefits (financial and medical insurance) will be terminated.

One of the SSA work incentives these youth should be aware of is Section 301. SSA calls this work incentive "Continued Payment" under a VR or similar program. If the youth is enrolled in a program to become self-supporting their cash and medical benefits may continue until they complete the program if it is determined that by completing the approved program the beneficiary will be able to work and not need SSA benefits anymore. Programs that could qualify for this are being enrolled in VR and following your Individual Plan of Employment; being enrolled in school with an Individualized Education Plan; or having an active PASS plan.

Here is an example of how to apply this work incentive. Let's say an individual is in his/her senior year of high school as a transition-age youth and will turn 18 years old in April 2010. The one thing that is known is that SSA will be conducting an age 18 redetermination to determine if that student is still "disabled". It's now April and SSA conducted the age 18 redetermination and decided that the individual no longer qualifies for SSA benefits because they do not meet adult criteria. Because the individual is working with Montana Vocational Rehabilitation, and has an individualized plan for employment (IPE) in place prior to turning 18, the individual will continue receiving SSA benefits (cash and medical) until they finish their vocational goal. (For information about whether or not you qualify for a Work Incentive or for information about how work will impact your benefits, contact a WIPA or Benefits Planner in your state)





There are two different Social Security disability benefit programs that provide financial and medical benefits:



- ⦿ Social Security Disability Insurance (SSDI) and
- ⦿ Supplemental Security Income (SSI).

They are very different programs and have different rules and regulations. For more information see the Rural Fact Sheet: [SSI & SSDI: Similarities and Differences](#)



Transition TIP

At each student's IEP meeting, hand out these fact sheets to provide information about SSA and work incentives to youth and families (you can link to them by clicking on the titles):

- [Paychecks and SSI Benefits](#)
- [SSI and Children Turning 18](#)
- [Identifying Students Eligible for SSI PASS Plans at IEP Meetings](#)



This publication was produced by the University of Montana's Rural Institute Transition Projects *Partnerships for Transition*, which is funded under a contract with the Montana Council on Developmental Disabilities, and MT-TIRC #90DN0223/01 awarded by the U.S. Department of Health and Human Services, Administration for Children and Families, Administration on Developmental Disabilities. The statements herein do not necessarily reflect the opinion of the funding agencies. Formatting provided by Jillian Jurica.

The Rural Institute:
Center for Excellence in Disability Education, Research, and Service
700 SW Higgins, Suite 250
Missoula, MT 59803
Telephone: (406) 243-5467
TT: (406) 243-4200
Toll Free: (800) 732-0323
Fax: (406) 243-4730

<http://ruralinstitute.umt.edu/transition>



To receive this newsletter, join the Montana Transition Listserv by going to the [Transition Projects Home Page](#) and entering your email address in the box provided.