



FEDERATION FOR CHILDREN
WITH SPECIAL NEEDS

BENEFITS PLANNING

Youth with disabilities may qualify for some forms of government assistance programs based on disability, income status, or both.

Youth and their families need information on resources they can use and useful tools to become self-sufficient, productive participants in their communities. Like anyone else, youth with disabilities need jobs with living wages and access to health coverage. They need work that leads to meaningful careers and increased self-sufficiency.

In large part because of national public policies contained in legislation such as the Americans with Disabilities Act and the Individuals with Disabilities Education Act, youth with disabilities are exiting schools better prepared for further education, work, and community life. Nonetheless, youth and adults with disabilities have some of the highest levels of unemployment and poverty in America. The unemployment rate of adults with disabilities has hovered near 70% for decades now. Young adults with disabilities are three times more likely to live in poverty as adults than their peers without disabilities.

More than a million youth between the ages of 13 and 29 receive some form of Social Security cash benefit support each month. Additionally the Social Security Administration reports that many young people with disabilities who enter their rolls are likely to remain on the programs for the rest of their lives.

There are a wide range of state and federal government programs and benefits for people with disabilities in the United States, some with complex, and sometimes conflicting, eligibility rules. Youth with disabilities may qualify for some forms of government assistance programs based on disability, income status, or both. They may already be in some of these programs and unaware that their eligibility will be determined under different criteria as they enter into adulthood. At the other end of the spectrum, they may want to enter employment and be unaware that some of these programs contain work incentives that can actually help with their educational and employment goals.

Some examples of benefits and work incentives available to youth with disabilities include the following:

- **Social Security Disability Insurance (SSDI)** provides cash benefits to people with disabilities or blind individuals who are “insured” by workers, employers, and self-employed people. To be eligible for a Social Security benefit, the worker must earn sufficient credits based on taxable work to be “insured” for Social Security purposes. In certain cases, SSDI benefits can be available to the worker’s family members. The amount of the monthly disability benefit is based on the Social Security earnings record of the insured worker.
- **Supplemental Security Income (SSI)** is a means-tested program intended for people with disabilities who have little or no income and few resources. Because of this, other income and

resources determine whether an individual is eligible as well as the amount of monthly SSI benefit payments. Income is what people receive in a month and resources are cash and items a person owns that can be converted to cash.

- **Earned Income and Other Exclusions** reduce the amount of money that the Social Security Administration counts toward an individual's income when determining the amount of SSI benefits someone can receive. For example, scholarships or grants that students use to pay tuition, book costs, or related education expenses can be excluded from an individual's total income. The amount left over after allowable deductions is known as the countable income. SSI beneficiaries who work can continue to receive SSI payments until their countable income exceeds the SSI limit.
- The **Student-Earned Income Exclusion** as well as Section 301 protections support the ability of transition-aged youth to work and have earnings through work-based learning programs that are integrated into educational programs.
- **Plan for Achieving Self Support (PASS)** allows a person with a disability to set aside income and resources for a specified period of time to achieve a work goal.
- **Section 1619(b)** of the Social Security Act offers continued Medicaid to those eligible working individuals whose earned income is too high to qualify for SSI cash payments, but not high enough to offset the loss of Medicaid. Similarly, a number of states have adopted
- **Medicaid "buy in"** programs that allow people with disabilities to maintain their Medicaid coverage by paying a small premium until they reach a specific income above the poverty level.

Benefits planning, financial management, and asset accumulation are among the essential elements that youth with disabilities need when moving from school to work, from dependence to economic self-sufficiency. Many workforce development programs and youth service organizations offer financial literacy skills training. To be meaningful for youth with disabilities, these programs need to include benefits planning information to increase informed choice about viable options.

The term "benefits planning" refers to the person-centered analysis of the effect that work and other life situation changes have on public and private programs, including income support programs. Benefits planning helps people with disabilities steer through the complicated maze of public and private benefits programs while minimizing disincentives and barriers that exist for them to prepare for, obtain, advance in, retain, leave, and regain employment.

Benefits planners interpret complex policy, rules, procedures, administrative code, and legislative language into practical and understandable information. Under the Ticket to Work and Work Incentives Improvement Act, Congress created a formal program, known as the Benefits Planning Assistance and Outreach (BPAO) program, as a core employment support for people with disabilities who receive Supplemental Security Income and Social Security Disability Insurance. All 50 states participate in the BPAO program.

No one person or source can be an expert in all aspects of benefits planning for youth. A growing number of One-Stop Centers and community-based organizations, such as independent living centers, have knowledgeable staff, such as Benefits Planners and Disability Program Navigators, available to assist youth in navigating the road to work. Selected websites are presented here as desktop tools and resource.

Resources

Social Security

For information helpful to youth with disabilities and their parents, families, teachers, and counselors concerning Social Security **income support benefits** and work incentives, consult the SSA websites at <http://www.ssa.gov/work> and <http://www.ssa.gov/work/Youth/youth.html>.

To locate a **local field** office for the Social Security Administration, consult the directory on SSA's website, <http://www.ssa.gov/>.

Many Social Security field offices have a position known as an **Employment Support Representative**; this person serves as a technical resource for other SSA employees about disability work programs and services. For more information, go to <http://www.ssa.gov/work/index.html>.

Benefits Planning Assistance and Outreach services are free to Social Security beneficiaries with disabilities, and local BPAO projects can be located by consulting the directory or projects on SSA's website: <http://www.ssa.gov/work/ServiceProviders/BPAODirectory.html>.

SSA currently has three universities responsible for providing core training and technical support to the Benefits Planning Assistance and Outreach program. These include the **Benefits Assistance Resource Center** at Virginia Commonwealth University (<http://www.vcu-barc.org>), the **Northeast Work Incentives Support Center** at Cornell University (<http://www.workincentives.org>), and the **SSA Training and Technical Assistance Center** at the University of Missouri at Columbia (<http://www.rcep7.org/~ssabpao>).

The Ticket-to-Work Program (<http://www.yourtickettowork.com>) offers people with disabilities a "Ticket" to obtain the employment support services, vocational rehabilitation services, and other services they may need to get and keep a job.

The **Protection and Advocacy for Beneficiaries of Social Security (PABSS)** program offers beneficiaries information, consultation, and legal representation around work incentives, vocational rehabilitation, other employment services, and the Ticket-to-Work program. PABSS projects operate in every state and a local project can be located by consulting the directory or projects on SSA's website at <http://www.ssa.gov/work/ServiceProviders/PADirectory.html>.

Benefits Planning Tools

Several tools have been developed or are in the process of being developed, typically with state-specific information, to assist people with disabilities and workforce development professionals in benefits planning. The following list presents some of the best tools to date:

Disability Benefits 101 (<http://www.disabilitybenefits101.org>) provides updated information on federal and state employment, health coverage, and other benefits for Californians with disabilities.

Wisconsin CHEQ (<http://www.wi-cheq.com>) provides a confidential statement compiling an individual's benefits, earnings, and expenses with the purpose of determining how work affects one's eligibility for disability programs.

WorkWORLD© Knowledge Based Decision Support System (<http://www.bus.vcu.edu/esi>) helps people with disabilities and their advocates make informed choices about work incentives, benefits, employment supports, and wages.

Asset Development

The **Corporation for Enterprise Development** (<http://www.cfed.org>) fosters sustainable economic well being through asset-building and economic opportunity strategies that bring together community practice, public policy, and private markets in new and effective ways.

The World Institute on Disability's "**Access to Assets**" program (<http://www.wid.org>) provides training and technical assistance to asset-building and disability organizations seeking to improve the inclusion of people with disabilities in poverty reduction programs.

The National Disability Institute (NDI) at the National Cooperative Bank Development Corporation (<http://www.ncbdc.org/ncbdc/contents.nsf/index.htm>) builds public and private sector partnerships to support asset development and savings strategies for low-income individuals with disabilities. NDI works with states and the federal government to pilot waivers of means-tested eligibility for Social Security and Medicaid to provide new opportunity for persons with disabilities to work, save, and reduce dependence on government benefits.

Miscellaneous Resources

Program Navigators exist in a growing number of One-Stop Centers to build One-Stop Center capacity and work with people with disabilities and service providers to access, facilitate, and navigate the complex statutory and regulatory provisions and application processes for public and private programs. For more information, consult the website at http://disability.law.uiowa.edu/lhpd/projects/dol_wigs/index.html#state.

The National Dissemination Center for Children with Disabilities (<http://www.nichcy.org>) serves as a central source of information on disability policy, research-based information, and effective educational practices for youth with disabilities and their families.

Independent Living Centers (<http://www.ncil.org>) offer assistance in arranging for disability-related benefits and services for people with disabilities to live independently in their communities, including personal assistance services, transportation, housing, and benefits planning.

The **Vocational Rehabilitation program** provides a wide range of services and job training to people with disabilities who want to work; for more information, go online to <http://www.ed.gov/about/offices/list/osers/rsa/index.html>.

Healthy and Ready to Work (<http://www.hrtw.org>) provides information for youth with disabilities and their families to maximize their health potential while transitioning from childhood to adulthood.

The National Consortium for Health Systems Development (<http://www.nchsd.org>) is a state-driven technical assistance center supporting Medicaid Infrastructure Grants and innovation that improves employment policy by facilitating collaboration among local, state, and federal experts.

The **Center for Workers with Disabilities** is a technical assistance center of the American Public Health Administrators Association for states developing or enhancing employment and health-related support programs for working persons with disabilities. For more information, see the website at <http://www.nasmd.org/disabilities>.

DisabilityInfo.gov (<http://www.disabilityinfo.gov>) is the gateway to the federal government's disability-related information and resources.

GovBenefits.gov (<http://www.govbenefits.gov/govbenefits/index.jhtml>) is a web-based resource for everyone and includes information on a variety of benefit and assistance programs for veterans, seniors,

students, teachers, children, people with disabilities, dependents, disaster victims, farmers, caregivers, job seekers, prospective homeowners, and much more.

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The National Collaborative on Workforce and Disability for Youth (NCWD/Youth) is composed of partners with expertise in disability, education, employment, and workforce development issues. NCWD/Youth is housed at the Institute for Educational Leadership in Washington, DC. The Collaborative is charged with assisting state and local workforce development systems to integrate youth with disabilities into their service strategies.

At the time of printing, every possible effort was made to compile accurate and up-to-date website information. Internet information changes frequently.

NCWD/Youth

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