Wow, soon you will be a young adult, and it is time to start planning!

Planning your future is exciting, and you likely know that asking questions helps you get where you want to go.

What Happens to your Supplemental Security Income (SSI) when you turn 18?

If you receive SSI, one of the important questions you need to ask early is what happens to your SSI benefits when you turn age 18.

Age-18 Redetermination Happens

When you turn 18, we need to make a new decision about your level of disability and your ability to work. We refer to this process as your age-18 redetermination, and we are here to help you through the process.

Age-18 Redetermination Basics

Your age-18 redetermination is different from your initial eligibility determination. For example:

- You may still be eligible for SSI when you earn money above the substantial gainful activity (SGA) amount.
- We look at how your disability affects your ability to work rather than your childhood daily activities.
- Your parents’ income and resources no longer affect your eligibility.

We will review your doctor and school records. We also consider other information, like your past jobs, and your ability to work at other types of jobs. If you are able to work at the SGA amount only because of work incentives or other supports, that information also matters in this process.

Your Work and Money

We will ask for information about your income, including any money you make working. SSI offers work incentives and supports to help you work. For example, we may not count all of the money you earn, and this may help you keep your SSI and/or Medicaid.

You must tell us about working, no matter how little money you earn. As you earn more money, the amount of your SSI will decrease and may eventually stop. Even if your SSI stops, you may be able to keep your Medicaid coverage.

Important Note for Youths in Foster Care

If you live in foster care and have a disability, you may start the SSI application process by contacting us 180 days before your 18th birthday. We need information on your living arrangements, income, resources, and medical conditions to process your application.

If you are already receiving SSI and not living in foster care, we will reach out to you by mail about your age-18 redetermination. Please open any mail you receive from us and follow the instructions for meeting with us.
Get More Information!

Learn about SGA and Work Incentives by visiting www.ssa.gov/redbook. The Red Book also contains valuable information on all of our work incentives.

When you turn age 18, make sure to visit our Ticket to Work website: https://choosework.ssa.gov

To find more SSI information and to connect with us online: www.ssa.gov