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# What You Need To Know About Your Supplemental Security Income (SSI) When You Turn 18

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# Introduction

This publication is for youth who receive Supplemental Security Income (SSI) and their parents, teachers, health providers, caregivers, and representatives. You should learn about the changes that happen with your SSI payments when you turn age 18. You should also be aware of services that are available from Social Security and other government agencies and organizations to help you prepare for a successful transition into adulthood. You will find information about the many resources available to help you transition in our Youth Toolkit at **[www.ssa.gov/youth](http://www.ssa.gov/youth)**.

## The Age-18 Redetermination

When you turn age 18, we will review your eligibility for continued SSI payments based on the disability rules for adults. These include non-medical eligibility rules related to income, resources, residency, citizenship, etc. These rules are different than the rules that applied to you when you were a child. We call this review an age-18 redetermination. During this time, we will usually contact you within a year of turning age 18. We will make sure that you are aware of this important change and the process for providing us with the information we need. During this review, we will send you a form requesting the following information about your disability:

- Names of any medicines.
- Hospital stays and surgeries.

- Visits to doctors and clinics.
- Work activity.
- Counseling and therapy.
- Schools and special classes or tutoring.
- Teachers and counselors who have knowledge of your condition.

To prepare for your age-18 redetermination, it is important that you:

- Update your contact information with Social Security so you don't miss important letters, emails, or phone calls.
- Receive current medical treatment for any conditions you want us to consider.
- Make sure your evaluations, Individualized Education Plan (IEP), and 504 plans from school are up to date if you have them.
- Talk to your school about transition planning because you may be able to keep your SSI benefits if you have an IEP or are enrolled in a vocational rehabilitation (VR). (See more information about Section 301 below).

Doctors and other trained staff will decide if you meet the disability rules for adults. Our adult disability rules are different from our rules for children. To be found disabled as an adult, you must have severe impairment(s) that make you unable to do substantial work. Unlike when you file a new application for SSI benefits, working and earning more than

the “substantial gainful activity” (SGA) amount will not automatically disqualify you for benefits; we review each person’s ability to work based on the records and information we receive.

Historically, about one-third of children lose their SSI eligibility following an age-18 redetermination.

When we decide if you will continue to qualify for SSI, we will write to let you know about our decision. Our letter explains your right to appeal our decision — that is, ask us to look at your case again. **If you want to appeal the decision, you must send a written appeal to us within 60 days from the date you receive your letter.** If you appeal the decision within 10 days of receiving the letter, you can also choose to have us continue to provide SSI payments during the appeal process. For more information on the appeal process, go to [\*\*https://www.ssa.gov/pubs/EN-05-10058.pdf\*\*](https://www.ssa.gov/pubs/EN-05-10058.pdf) and read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

## Earnings and the Age-18 Redetermination

The age-18 redetermination is different than filing a new application. Unlike a new application for SSI, your earnings above the SGA level will not automatically make you ineligible for SSI during your age-18 redetermination. When deciding if you meet the medical criteria, we will

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also consider how well you were able to perform various tasks in your past work and what it says about your ability to work in the national economy. If you are able to work at the SGA level only because of SSI work incentives or other supports, we will consider that information in the redetermination.

We will ask for information about all of your income, including any earnings. You must tell us about your work activity no matter how little you earn. If you use SSI work incentives and supports to help you work, we will not count some of your earnings. That will reduce your risk of losing your SSI or Medicaid because of work. Your SSI may continue while you work if you still have a qualifying disability. As your earnings go up, the amount of your SSI will go down and may eventually stop. Even if your SSI stops, you may be able to keep your Medicaid coverage and continue working. Visit **[www.ssa.gov/oact/cola/sga.html](http://www.ssa.gov/oact/cola/sga.html)** to get the current SGA amounts (for blind and nonblind individuals). You should also read *Working While Disabled: How We Can Help* (Publication No. 05-10095) at **[www.ssa.gov/pubs/EN-05-10095.pdf](http://www.ssa.gov/pubs/EN-05-10095.pdf)**.

## Social Security Work Incentives and Supports

We have work incentives that are available to help youth and adults. We also have additional information available to assist with benefits counseling and work supports. Work incentives allow you



to continue receiving your SSI payments or Medicaid coverage while you work. We can give you information about our work incentives and supports, tell you when you qualify for them, and help you to use them. Some of the work incentives and supports are described below. For more information on these and other Social Security employment supports, read *The Red Book — A Guide to Work Incentives and Employment Supports for People Who Have a Disability Under the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) Programs* (Publication No. 64-030) at **[www.ssa.gov/redbook](http://www.ssa.gov/redbook)**.

## Continued Payments Under Section 301

If we find that you are no longer medically eligible after the age-18 redetermination, your payments usually stop. However, if you are participating in an approved program of special education VR program or similar services, your benefits may continue until you stop participating in or complete the program.

To qualify for continued SSI payments under Section 301:

- You must be participating in an appropriate VR program or similar services that began before your eligibility ends under our rules.
- We must review your program and decide that your continued participation in the program will likely

result in you no longer receiving disability benefits.

Examples of appropriate programs may include:

- An IEP for youth aged 18 through 21.
- A VR agency using an individualized plan for employment.
- Support services using an individualized written employment plan.
- A written service plan with a school under Section 504 of the Rehabilitation Act. A Section 504 written plan is a record of individualized services and behavioral supports needed to meet the needs of a student with a disability.
- An approved Plan to Achieve Self Support (PASS).

## Student Earned Income Exclusion (SEIE)

Are you working or planning to work? The SEIE allows youth under age 22 who are regularly attending school to have some of their earnings excluded from their countable income when determining SSI eligibility and payment. The amount we can exclude generally increases each year. To find the current amount we can exclude, visit read *Working While Disabled: How We Can Help* (Publication No. 05-10095) at [\*\*www.ssa.gov/pubs/EN-05-10095.pdf\*\*](http://www.ssa.gov/pubs/EN-05-10095.pdf).

The SEIE is available to you if you are participating in any of the following:

- Grades 7 through 12 for at least 12 hours a week.
- Under certain circumstances, homeschooling if you meet the homeschooling laws of the state or jurisdiction where you live.
- Online schooling authorized by the laws of the state where the online school is located.
- A college or university for at least 8 hours a week under a semester or quarter system.
- A training course to prepare for employment for at least 12 hours a week (or 15 hours a week if the course involves shop practice).
- A transition program preparing you for employment while you receive special education services.

Any of the above for less time for reasons beyond your control, such as illness.

The SEIE is available during school vacations if you attend classes regularly just before and after the school vacation. Make sure to let us know if you are attending school and working so we can apply this work incentive to your earnings.

For more information about your responsibilities when you work and how to let us know, visit [www.ssa.gov/seie](#) and read *The Red Book – A Guide To Work Incentives and Employment Supports for People Who Have a Disability Under the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) Programs* (Publication No. 64-030).

## Plan To Achieve Self-Support (PASS)

A PASS is a written plan for your future to allow you to set aside income and resources for a specified period of time so that you may reach a work goal that will reduce your SSI payments. For example, you could set aside some of your earnings to pay expenses for education, vocational training, starting a business, or other expenses related to achieving your work goal. If you have a PASS, you **may also qualify for continued SSI payments under Section 301**. Social Security must approve your PASS. You can locate the PASS Specialist for your area by visiting [www.ssa.gov/disabilityresearch/wi/passcadre.htm](http://www.ssa.gov/disabilityresearch/wi/passcadre.htm). For more information about PASS, read our publication, *Working While Disabled: How We Can Help* (Publication No. 05-10095) or visit [www.ssa.gov/pubs/EN-05-10095.pdf](http://www.ssa.gov/pubs/EN-05-10095.pdf).

## Work Incentives Planning and Assistance (WIPA)

Beginning at age 14, WIPA programs provide information and benefits counseling to help youth 14 and older understand how work and earnings can affect SSI payments. To learn more about work incentives and to locate the WIPA programs serving your area, visit [choosework.ssa.gov/findhelp](http://choosework.ssa.gov/findhelp) or call the Ticket to Work Help Line at

**1-866-968-7842 (TTY 1-866-833-2967)**  
Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time.

## Protection and Advocacy for Beneficiaries of Social Security (PABSS)

PABSS organizations work to protect the legal rights of Social Security disability beneficiaries who want to work. PABSS organizations work with youth in transition to identify and remove barriers to employment and independence. These organizations can provide information about obtaining VR services. To locate the PABSS organization in your state, visit ***[choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp)*** or call the Ticket to Work Help Line at **1-866-968-7842 (TTY 1-866-833-2967)**.

## Grants and Scholarships

You may be planning to continue your education in college, or in vocational or technical school, and you may get grants, scholarships, fellowships, or gifts.

As long as these items are used now, or set aside to be used at a future date, to pay for necessary educational expenses at any educational institution (including vocational and technical schools).

- We do not count them as income when we figure your SSI payments.
- We do not count them as resources for 9 months when we figure your SSI payments.

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However, these income and resource exclusions do not apply to any portion set aside or used for food or shelter.

In addition, when we figure SSI payments, we do not count all student financial assistance received under:

- Title IV of the Higher Education Act of 1965, including the following:
  - Pell Grants.
  - Federal PLUS Loans.
  - Perkins Loans.
  - Stafford Loans.
  - Ford Federal Direct Loans.
  - Work Study programs.
- Bureau of Indian Affairs student assistance programs.

## Achieving a Better Life Experience (ABLE) Account

An Achieving a Better Life Experience (ABLE) account is a tax-advantaged savings account for an individual with a disability. You can use an ABLE account to save funds for many disability-related expenses. Anyone, including the account owner, family, and friends can contribute to the ABLE account. The account owner of an ABLE account must meet one of the following:

- Be receiving SSI based on disability or blindness that began before age 26.
- Be in SSI suspense due solely to excess income or resources and otherwise be eligible for SSI based

on disability or blindness that began before age 26.

- Be receiving disability insurance benefits, childhood disability benefits, or surviving spouse's benefits based on disability or blindness that occurred before age 26.
- Have a certification that disability or blindness occurred before age 26.
- Have conditions on Social Security's "List of Compassionate Allowances Conditions at ***[www.ssa.gov/compassionateallowances/conditions.htm](http://www.ssa.gov/compassionateallowances/conditions.htm)*** which are deemed to meet the requirements for a disability certification if the condition was present and produced marked and severe functional limitations before the date on which the individual attained age 26.

The money that you have in your ABLE account (up to and including \$100,000) does not count as a resource under SSI rules. You can use money in an ABLE account to pay for certain qualified disability expenses, such as those for education, housing, transportation, employment training, employment support, assistive technology, and related services.

To learn more about ABLE accounts, please visit the Internal Revenue Services' website at ***[www.irs.gov/government-entities/federal-state-local-governments/able-accounts-tax-benefit-for-people-with-disabilities](http://www.irs.gov/government-entities/federal-state-local-governments/able-accounts-tax-benefit-for-people-with-disabilities)***.

***Please note:*** Social Security provides this section as a courtesy to help notify you of ABLE accounts. However, Social Security is not affiliated with and does not endorse any ABLE account provider or its services.

## National and Community Supports From Programs Other Than Social Security

There are many other free or low-cost supports and programs available that can help you prepare for your transition to adulthood. Many of these are available in the areas of health, education, finance, and employment.

- If you have not already done so, we encourage you to contact your local school district. Services may be available to you through the school system. Ask about an IEP or a Section 504 plan.
- *Get to Where You Want to Go* is a resource guide produced by the Wisconsin Division of Vocational Rehabilitation that provides tips and resources to help plan for adulthood and life after high school. Visit ***<https://beforeage18.org/>*** to get information.
- Parent Centers, funded by the U.S. Department of Education, help families with children and youth with special needs from birth to age 26. You can find out about therapy, local policies, transportation, early intervention



programs for babies and toddlers, services for school-age children, and much more. Visit **[www.parentcenterhub.org/find-your-center/](http://www.parentcenterhub.org/find-your-center/)** to find a Parent Center in your state.

- Family-to-Family Health (F2F) Information Centers are funded by the U.S. Health Resources and Services Administration. They provide information, education, and peer support to families of children with special health care needs. Visit **<https://familyvoices.org/felsc/whataref2fs/>** to find an information center for your state, territory, or tribal community.
- The U.S. Health Resources and Services Administration provides financial assistance to all states and jurisdictions to develop certain service systems. These systems may provide health services to mothers, infants, and children, including children and youth with special health care needs, and their families. Visit **<https://mchb.tvisdata.hrsa.gov/Home>** to find local programs.
- State VR agencies help youth transition to adulthood. Visit **<https://rsa.ed.gov/about/states>** to find your state VR agency.
- There are programs offering help with health care costs, assessments, and treatments for youth, young adults, and their family members. Upon turning 18, you may be eligible to

keep your current health insurance or you may need to find other health insurance. To find programs in your state offering help with health care costs, assessments, and treatment, visit **[www.hrsa.gov](http://www.hrsa.gov)** or call **1-800-311-2229** (Spanish **1-800-504-7081**).

- You can find a low cost, affordable health center by visiting **[www.hrsa.gov/index.html](http://www.hrsa.gov/index.html)** online. To get health insurance through a Health Insurance Marketplace visit **[localhelp.healthcare.gov](http://localhelp.healthcare.gov)** or call **1-800-318-2596**.
- Got Transition is a federally funded resource center that provides information and resources to help with the transition from pediatric to adult health care, particularly for youth with disabilities. Visit **[www.gottransition.org](http://www.gottransition.org)** for more information.
- If you have questions about health insurance for youth or want to apply, contact **1-877-KIDS-NOW (1-877-543-7669)** to connect to an agency in your state. In addition, you can contact your state's Family to Family Health Information Centers, funded by the U.S. Health Resources and Services Administration. Visit **<https://familyvoices.org/felsc/whataref2fs>** to find an information center that serves your state, territory, or tribal community.

- You may apply for Medicaid through your state's Medicaid agency. Visit **[www.medicaid.gov/about-us/contact-us/contact-state-page.html](http://www.medicaid.gov/about-us/contact-us/contact-state-page.html)**.
- Neighborhood Navigator Tool is a resource application created by the American Academy of Family Physicians. This interactive tool can support referrals from doctors, service providers, counselors, families, and caregivers. Visit the Neighborhood Navigator Tool online at **<https://familydoctor.org/neighborhood-navigator>** to get information on thousands of local social services. These services can assist with needs like childcare, housing, transportation, employment, and legal services.
- The National Center for a System of Services for Children and Youth with Special Health Care Needs supports children in the United States who have a special health care need and their families and caregivers. For more information visit **<https://www.aap.org/en/patient-care/national-center-for-a-system-of-services-for-children-and-youth-with-special-health-care-needs/>**.
- ABLE Toolkit provides information about ABLE accounts in one location for youth transition planning. Visit **[www.ablenrc.org/service-provider-toolkit](http://www.ablenrc.org/service-provider-toolkit)**.
- American Job Centers (One-Stop Centers) offer free education, employment, and training services to

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help job seekers. You can find lists of job openings, use computers with internet access to search for jobs, and get help writing your resume. You can talk to career counselors about career options and learn about education and training for a new career. To find the nearest American Job Center, go online to America's Service Locator at **[www.servicelocator.org](http://www.servicelocator.org)** or call the toll-free help line at **1-877-US2-JOBS (1-877-872-5627)**.

- MyMoney.gov provides financial information on a variety of topics, including how to earn, save and invest, protect, spend, and borrow. Go online to **[www.mymoney.gov](http://www.mymoney.gov)** to learn more.
- Hands on Banking is a program available in both English and Spanish. It teaches people at all stages of life about the basics of responsible money management. These basics include how to create a budget, save and invest, borrow responsibly, buy a home, and establish a small business. Visit **[www.handsonbanking.org](http://www.handsonbanking.org)** to get more information.
- YouthBuild engages young people to rebuild their communities and their lives by providing pathways to education, employment, or training. Visit **[www.youthbuild.org](http://www.youthbuild.org)** to get information on YouthBuild.
- Think College is a national organization focused on developing, expanding, and improving research and practice in inclusive higher

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education for students with intellectual disabilities. Visit the website at ***thinkcollege.net*** to learn about two hundred college programs for students with intellectual disabilities. These programs include those that have the Comprehensive Transition and Postsecondary Program designation from the U.S. Department of Education.

***Note:*** Social Security is not endorsing any particular non-federal government organization or program, or its employees by listing the organization or program in this publication. We include the names and contact information for organizations or programs only as a convenience to you. For additional information directed to our youth audience to assist them with making a successful transition into adulthood, please visit the Youth Toolkit at ***www.ssa.gov/youth online***.

## Contacting Us

The most convenient way to do business with us is to visit ***www.ssa.gov*** to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

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When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit **[www.ssa.gov/foreign/](http://www.ssa.gov/foreign/)** to access our online services.

If you don't have access to the internet, we offer many automated telephone services by calling toll-free at **1-800-772-1213**, 24 hours a day, 7 days a week, so you may not need to speak with a representative. Can't use the automated telephone services? You can call **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing, to make an appointment to come into an office. A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day.

**We are less busy later in the week (Wednesday to Friday) and later in the month.**





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