

The Power of PASS

Michele Boardman's Story

Michele Boardman learned to navigate the road through young adulthood in a body that became increasingly uncooperative. Limb Girdle Muscular Dystrophy, a hereditary disease that causes progressive weakness, compromised her mobility, but not her ambition. Few opportunities pass her by, and Michele discovered one that seemed like buried treasure. It was an opportunity that allowed her to find her calling and create her path to independence. That opportunity came in the form of Social Security's Work Incentives.

Building Blocks for Independence

Work Incentives are special rules that make it easier for adults with disabilities to enhance their job skills, gain work experience, and advance in a career. These rules allow people who receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) to work while receiving monthly payments and still retain Medicare or Medicaid. Many different Work Incentives help set people up for success in the workforce. However, not every Work Incentive will apply to every beneficiary's situation. The goal is to find the ones that work best for you. (See box: "Find Out How Work Incentives Apply to You")

Michele began receiving SSI when she turned 18. She knew nothing about Work Incentives when she graduated from college in 2008. Michele worked as a tutor and experienced greater satisfaction with each student's success. Michele discovered she was well-suited to help other young people with disabilities realize their talent and find their passion. She decided that becoming a counselor would be the best way to do this, and her next stop was graduate school.

A Plan to Achieve Self-Support (PASS)

In the Fall of 2008, Michele enrolled at Arcadia University, near Philadelphia, PA, to earn a Master's degree in Counseling Psychology. She continued to work part-time to help fund graduate school and



Find Out How Work Incentives Apply to You

Benefits counselors can explain how Work Incentives apply to you. They can answer your questions about what employment would mean for your Social Security benefits. To find a benefits counselor, call the Ticket to Work Help Line at **1-866-968-7842 (V)** or **1-866-833-2967 (TTY)**.

ENs can also be found online. Visit **www.socialsecurity.gov/work** and use the "Find Help" tool. Select "Work Incentives Counseling" on the services menu to begin your search.

Not all ENs offer benefits counseling. You may need to call several before you find a provider that meets your needs.

About The PASS

A Plan for Achieving Self-Support (PASS) can be a powerful tool that helps you plan for your future. Perhaps you need to go back to school, or maybe you'd like to start your own business. **If you have a realistic work goal and a solid plan to reach it, the PASS can help you get there.**

PASS is an SSI Work Incentive that lets you set aside income or resources in order to pay for items or services needed to achieve a vocational goal. These can include education or training, transportation, job-related items or accommodations, equipment needed to start a business, job coaching, or other supports. Costs associated with these necessities are set aside in a PASS account, reducing the "countable income" Social Security uses when they determine your SSI eligibility and monthly cash payment. The result is that you may become eligible for SSI or receive a larger SSI payment based on the remaining countable income.

People who receive SSDI can also become eligible to receive SSI through a PASS. For example, if you receive \$800 per month in SSDI, you have too much income to be eligible for SSI. But if you otherwise qualify for SSI and have a work goal, you could use some of your SSDI to pay for PASS expenses to help you reach your work goal. Because Social Security does not count the portion of your SSDI you are using toward your PASS, this could reduce your countable income enough so you could be eligible for SSI. You must be able to live on monthly SSI payments (without incurring significant debt) while on the PASS.

PASS allows people to direct their own career plan and secure the things they need to reach a specific work goal.



"I jumped at the chance to advocate for people with disabilities and help them navigate the complicated world of disability benefits and employment..."

expected her income from work to affect her SSI cash payment. Then, a Social Security claims representative told her about a Work Incentive called the Plan to Achieve Self-Support (PASS).

PASS is for people who are (or can become) SSI eligible. A PASS makes it easier for SSI recipients to save money toward a specific vocational goal. Income and resources that would ordinarily be counted against SSI cash payments can be set aside in a "PASS account" to pay for expenses related to this goal, and SSI will continue to provide benefits for basic living needs. As long as a PASS application specifies how and when the money will be spent to reach a work goal, PASS offers people the flexibility to direct their own career plan and secure the things needed to realize it. (see box: "About The PASS")

"The money I earned from working could be put aside into a PASS account to pay for tuition, books, National Counseling Exam fees, professional membership fees, and modifications to the van that accommodated my disability," she explains. This money would not be counted as income by Social Security when they determined Michele's SSI eligibility and cash payment. The PASS helped Michele reach her career goals, and allowed her to receive SSI benefits while she pursued them.

Completing a PASS application usually requires help from a benefits counselor and a Social Security employee, known as a "PASS Specialist," who is trained to evaluate these plans. A qualified

Finding Help

PASS plans are complex, and candidates are encouraged to seek help from a benefits counselor, or a Vocational Rehabilitation (VR) counselor who is knowledgeable about this unique Work Incentive. A PASS Specialist at Social Security will be assigned to help each candidate through the approval process. Preparing a PASS requires some work, but it can be worth the effort for people who use it to achieve their employment goals.

To find a qualified professional who can help prepare a PASS, call the Ticket to Work Help Line or use the Find Help tool at **www.socialsecurity.gov/work**.

You will also find contact information for the PASS Cadre in your area at **www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm**

benefits counselor can help prepare a PASS, and candidates are encouraged to get assistance from one of these professionals. PASS Specialists offer guidance to candidates and their benefits counselors. If more information is needed, or if changes to a PASS are required, the PASS Specialist will advise the candidate about ways to strengthen the plan for approval. Once a PASS application is ready for review, a group of PASS Specialists at Social Security will evaluate it. They may approve or deny the plan, and there is an appeal process for applicants who want to try again. (See box: "Finding Help")

Michele learned a lot going through the preparation and approval process. She offers some useful advice to anyone considering a PASS.

"It's important to have a clearly defined work goal that is realistic and attainable", she says. "You will need to identify what steps will be required to reach the goal. What types of training, equipment,

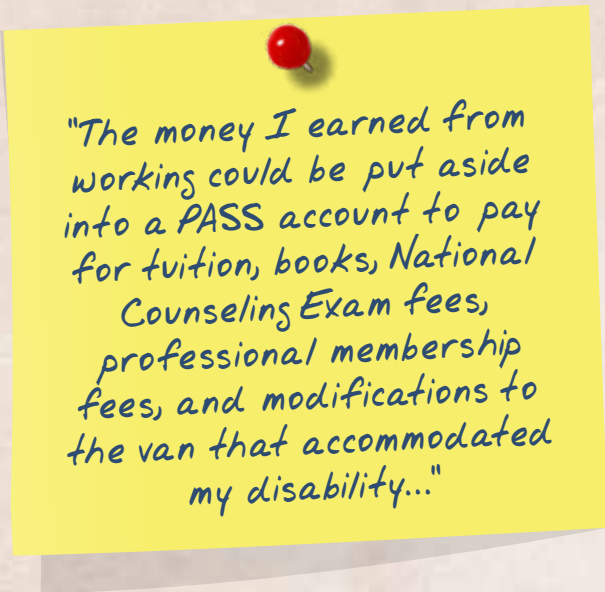
PASS Plan Check-List

In order for a PASS to be approved, it must include:

- An occupational goal that is clearly defined and realistic
- A viable plan for achieving the goal
- Measurable milestones that demonstrate progress
- Projected earnings that are expected to decrease dependence on public benefits within 18 months
- A description of how and when monies set aside in the PASS will be spent to achieve the work goal (note: a PASS with a self-employment goal should include a business plan and budget)
- Specific beginning and ending dates, along with target dates for reaching intermediate milestones (note: a self-employment goal will include a start-up period of approximately 18 months, unless otherwise justified)
- A completed "SSA-545-BK" form available at **www.socialsecurity.gov/online/ssa-545.html**

or other services are needed? Document the costs of each item ...[and] explain how each will help you reach your goal. Be as specific as possible. If you're going to start a business, you need to write a business plan..." (See box: "PASS Plan Check-List")

It took four months for Social Security's PASS Specialists to review and approve Michele's plan, but the time for review and approval can vary. She felt great about the resources she was able to allocate to graduate school. Because of the PASS and other Work Incentives, Michele continued to receive an SSI check while she worked and completed school. Preparing the PASS was time-consuming. But for Michele, the rewards made it worthwhile.



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"It took time," she recalls. "I was assigned a PASS Specialist, and followed her lead. She answered my questions and told me about my responsibilities. I had to keep receipts and detailed records; send my transcripts [to a team of PASS Specialists], and submit additional documentation when needed. Every year, PASS [Specialists] review your plan to make sure you're staying on target. It's a lot of work. But PASS ultimately allowed me to use my money in ways I didn't know were possible. PASS and other Work Incentives helped me get on a path to a great career... and to independence!"

A Degree and a Ticket

Michele graduated in May 2011 with a Master's Degree in Counseling Psychology. Eager to explore the job market, she attended the Temple University Disabilities Summit and met different employment service providers in attendance. Among them was an Employment Network in Pennsylvania called AHEDD. Michele met with a benefits counselor that day, who answered her questions about how full-time work would affect her SSI and Medicaid benefits. They decided to schedule more extensive Work Incentives counseling sessions. Michele was familiar with some Work Incentives, but she had no idea about the variety available to help people go to work. Some seemed too good to be true.

Is a PASS Right For You?

If you are under age 65, meet most* SSI eligibility criteria, and have resources that can be set aside in a PASS, then you qualify. People who can benefit from a PASS are:

- Interested in a college education or vocational training
- Working or seeking employment
- Interested in reducing or eliminating dependence on public benefits
- In need of products or services to achieve a specific work goal
- Have excess income or resources that would reduce SSI benefits or affect SSI eligibility
- Able to live on the monthly SSI payments that remain after income is set aside in a PASS account

* (To qualify for a PASS, you do not necessarily have to meet two of Social Security's SSI eligibility criteria, known as the "Income Test" and the "Resources Test")

"For the longest time, I heard from a variety of sources that if you work full-time you're going to lose your benefits," she says. "Then AHEDD entered the picture, and told me about Work Incentives that would let me keep my health care while working, continue to receive my [Medicaid] waiver support services, work while receiving [SSI cash benefits], and get back on benefits if I was unable to continue working. I didn't believe them at first."

Michele's benefits counselor informed her that a Work Incentive called "Medicaid While Working" (also known as "1619b") would allow her Medicaid coverage to continue even if her earnings become too high to receive an SSI check. Michele is using 1619b, which is allowing her Medicaid coverage to continue while she is employed. Health care coverage was a significant concern for Michele, and she was relieved to learn that it would not



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be interrupted when she entered the workforce. Michele was also glad to learn about "Expedited Reinstatement," a Work Incentive that may allow Social Security to start her benefits again without a new application, if she has to stop working because of her disability within five years.

Finally, she learned about Social Security's Ticket to Work program. The Ticket program is voluntary and exists specifically to help people with disabilities progress toward financial independence. Through the Ticket program, recipients of SSI and SSDI (age 18 through 64) have access to a range of free employment support services that can help them prepare for, find and maintain employment. ENs like AHEDD and state VR agencies may offer benefits counseling, career counseling, résumé writing, interview skills support, job coaching and advocacy services. Michele "assigned her Ticket" to the Pennsylvania state VR agency. This means that VR provided her with free employment support services. She worked with VR to receive support for school, career counseling and to learn about job accommodations. VR agencies may refer program participants to other providers for benefits counseling. This was not needed in Michele's case, as she had found this service on her own from AHEDD. Different providers offer different services, and program participants can choose any one that meets their needs.

Agent of Growth

As Michele learned more about Work Incentives, she developed a good understanding of how they can help set people up for success in the workforce. She knew of many young graduates who wanted to put their degrees to use and pursue a career. If they knew about the wealth of employment supports available to help them, more doors could open. When she realized how helpful these rules would be for other young people like her, Michele decided that she wanted to become a champion of Work Incentives. Staff at AHEDD noted Michele's passion, her background in counseling, and aptitude for understanding employment support programs. When there was an opening for a position as a "Community Work Incentives Coordinator," they offered her a job. *"I jumped at the chance to advocate for people with disabilities and help them navigate the complicated world of disability benefits and employment,"* she said. *"I knew I'd gain additional experience and learn a lot from the position."*

Michele went through training and has been employed as a Community Work Incentives Coordinator at AHEDD since October 2011. With almost two years of full-time work behind her, she has traded in her SSI benefits for a larger paycheck. Michelle says it is satisfying to be independent, and rewarding to be an agent of growth in someone else's life.

"Everyone's definition of independence is different," she notes. *"My definition is living on my own and being financially independent. I love my job, and I love helping people to find their career path, without having to worry about what will happen [to their benefits] if they make too much money. It is so rewarding. When people find their employment goals and a path to get there, then they realize self-sufficiency is attainable and you can see a light go on. That's when you know they are ready. Isn't that what Ticket to Work and Work Incentives are all about?"*



Sources: Social Security's 2013 Redbook and PASS Online: Cornell University's Resource for the PASS Application at www.passonline.org

Ticket to Work and Work Incentives helped Michele find her path to a better future. Find yours. To learn more, call the Ticket to Work Help Line at **1-866-968-7842 (V)** or **866-833-2967 (TTY)**, or visit **www.socialsecurity.gov/work**.