

SOCIAL SECURITY WORK INCENTIVES: PLAN FOR ACHIEVING SELF-SUPPORT (PASS)

Social Security Administration (SSA)

PURPOSE

The Plan for Achieving Self-Support (PASS) allows a SSI recipient to set aside income for a specified amount of time (up to 48 months) in order to achieve an employment related goal. Money can be set aside for education, equipment, work-related training, starting a business or for numerous other reasons to help obtain or keep employment. Income and resources set aside are excluded only under the SSI earnings and resource tests. Anyone who has a disability and receives SSI can have a PASS. Plans for Achieving Self-Support must be approved by the Social Security Administration prior to using them as a means to exclude income from SSI calculations. The self-support plan allows a person to devote substantial existing personal assets to the acquisition of assistive technology (AT) without threatening the level of assistance provided by SSI. When focusing on AT devices and services, it will be necessary to clarify in the PASS the relationship of this technology to the individual's work-related goal.

CONTACT

Social Security Administration (SSA)
(800) 772-1213
www.ssa.gov

FINANCIAL CRITERIA

- See "Eligibility."

ELIGIBILITY

- Persons must be blind or disabled.
- Persons must meet all the eligibility requirements for SSI with the exception of income and/or resources.
- The individual must have either earnings, unearned income, or resources to set aside in a PASS.
- If SSI is not received because of excess income or resources, developing a PASS may help an individual to qualify for SSI.

AT SERVICES PROVIDED/COVERED

- No AT services are provided or covered.

AT DEVICES PROVIDED/COVERED*

- | | |
|-----------------------------------|---------------------------------|
| Aids for Daily Living | Environmental Controls |
| Aids for Hearing Impaired | Home Modifications |
| Aids for Vision Impaired | Seating & Positioning Equipment |
| Augmentative Communication | Vehicle Modifications |
| Computer Applications | Wheelchairs & Mobility Aids |
| Educational Devices & Adaptations | Worksite & Office Modifications |

* Note: All must be needed to achieve work-related goals.

APPLICATION PROCESS

- Contact the SSA office at (800) 772-1213 to discuss and develop your work plans and a PASS. Ask to speak with an employee who is knowledgeable about PASS and other SSA work incentives.
- A PASS must contain the following to be approved by SSA:
 - The plan must have a designated and feasible work goal.
 - The plan must be in writing.
 - The plan must be designed for the individual's needs, goals, abilities, and circumstances.
 - The plan must include a specific financial plan.
 - The plan must include a specific and limited time frame for achieving work goals (no longer than 48 months).
 - The plan must describe how the funds to be set aside must be clearly identifiable and used specifically just for the PASS. (A separate savings account for the PASS is required.)
- Persons with disabilities have a fundamental role in developing their own plan. They can write their own plan or select persons to assist them such as parents, educators, vocational counselors, job coaches, social workers, or employers.
- The Social Security Administration MUST approve the PASS before it can go into effect.

Social Security Work Incentives: Plan for Achieving Self-Support (PASS), cont. . .

For assistance with SSI Work Incentive and Benefits Planning, contact a Benefits Counselor at:

Northeast Oklahoma
Ability Resources
Tulsa, OK
(918) 592-1235 (TDD)
(800) 722-0886 (TDD)

Northwest Oklahoma
National Association for
Mental Illness (NAMI)
Oklahoma
Oklahoma City, OK
(405) 230-1900
(800) 483-1264

Southern Oklahoma
Progressive Independence
Norman, OK
(405) 321-3203 (TDD)
(800) 801-3203 (TDD)

Statewide Oklahoma
Benefits Planning &
Assistance Project
(405) 325-8130 (TDD)
(866) 608-8873 (TDD)

- The PASS is a contract with SSA. The steps and goals outlined in the plan must be strictly observed and can only be changed with written approval of an SSA representative.
- As with any SSA program, any changes in income, living arrangement or disability must be immediately reported to your SSA representative.

PIECES OF THE PUZZLE

- Used effectively, a PASS can allow a person receiving SSI to return to or enter the work force.
- A PASS allows a person to reach a work goal while not penalizing the amount of SSI received. This program is beneficial for those in education or training programs leading to self-support, those needing AT in place before starting to work, and persons whose AT cost will exceed combination of wages and SSI income.
- SSA is merely excluding the money used to pay for the device(s) from earned income, allowing the person to continue to receive applicable amounts of benefits.
- Because the person is essentially paying for the AT with his or her own money that has been set aside in the PASS, he or she will own the AT device(s).
- The AT must enable the person to perform a job, get to a job or maintain employment. Only items that meet this requirement can be deducted.
- Help is available if you have concerns about working and your social security benefits. Oklahoma has a Benefits Planning, Assistance and Outreach Project that offers a service to SSA beneficiaries and recipients who are considering employment and self-sufficiency. The project's counselors provide assistance with exploring employment options, information on SSA benefits and incentives for entering the workforce. If you are between the ages of 14 and 64 and interested in support as you make work and benefits related decisions, contact a Benefits Counselor.
- SSI or SSDI recipients between the ages of 16-64 are eligible to receive a Ticket To Work voucher which will assist them in seeking employment opportunities. See Appendix A for details on Ticket to Work.
- Often a person has to pay for the work-related services and items (including AT) over a period of time. Many vendors require the full payment at the time of purchase. Therefore, a person may want to borrow money under the BancFirst Alternative Financing Program (AFP) and deduct the payments as an IRWE. (See Section V, Page 93)