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Transition Age Youth: Fostering Independence Through System Navigation

Picture: Maryland Employment Network Logo, many hands of different colors reaching toward the sun and the words Partnering with Beneficiaries for a brighter tomorrow.

- Erin Dudley CPWIC, YOUTH-C, Assistant Director of Operations
- Kariema Meggett, CPWIC, Career Counselor

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Agenda

- Overview of Social Security Disability Benefits for Children
- What Happens at Age 18?
- Employment & Availability of Employment Services for TAY
- Impact of Employment on Social Security Benefits
- Social Security Programs to Support Work Efforts
- ABLE Accounts
- Importance of Family Involvement
- Maintaining Access to Health Coverage
- Access to Services
- Questions

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Social Security Benefits for Children

- Social Security benefits are payable to children under age 18 through two different benefit programs:
 - Title II (Child's Benefits)
 - SSI - Supplemental Security Income

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Child's Benefits

- Payable to a child under age 18 (or age 19 if a full-time student no higher than 12th grade) whose parent(s) are retired, deceased, or receiving a Social Security disability benefit.
- Benefit is drawn from Social Security trust fund.
- Benefit amount is based on the parent's work history and contributions to the Social Security trust.
- Payment of Child's Benefits are NOT based on the child's disability but rather on dependency.

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Supplemental Security Income (SSI)

- Payable to a child up to age 18 who meets the following criteria:
 - has a medically determinable physical or mental impairment (or combination of impairments); and
 - the impairment(s) results in marked and severe functional limitations; and
 - the impairment(s) has lasted (or is expected to last) for at least one year or to result in death.
- SSI is a needs-based benefit program with an asset limit of \$2,000.
- Benefit amount based on:
 - Current federal benefit rate (\$841 for 2022);
 - Child's income; &
 - "Deeming" of parent's income & resources.
- Recipients receive Medical Assistance (aka Medicaid).

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What happens at age 18?

- Upon reaching age 18 (or 19 if eligible), a Child's Benefit will end.

- If the recipient is disabled, they have the option of applying to receive disability benefits as an adult.
- Would need to contact Social Security to apply for:
 - Childhood Disability Benefit (CDB)
 - SSI
- Applicant would need to meet Social Security's definition of adult disability to qualify for benefits as an adult.

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What happens at age 18? - SSI

- Social Security will need to re-evaluate eligibility for SSI benefits for a child who reaches age 18. This is known as the Age 18 Redetermination.
- The Age 18 Redetermination occurs within one year of 18th birthday.
- Social Security will send a letter informing the individual of the redetermination and steps they need to take.

Picture: Letter from SSA reading: "Important Notice – You must contact us or your SSI may stop. We must review the cases of people getting Supplemental Security Income (SSI) based on childhood disability after they become age 18. We are writing you to let you know that we are starting to review your SSI disability case to decide if you are disabled under the disability rules for adults.

"What you need to do: Choice 1 – Please call us and ask for [blank]. Choice 2 – We would like you to come to our office on [blank]. When you come in, please ask for [blank]. If you cannot come in on the date shown or would prefer to talk with us by telephone, please call us as soon as possible."

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Social Security Disability Benefits for Adults – New Disability Standards

- Social Security's disability criteria is different for children and adults.
- To qualify for disability benefits as an adult, the following definition must be met:
 - "The inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months."
- As a child, Social Security is concerned with whether physical/mental impairments cause functional limitations.
- As an adult, Social Security is concerned with whether physical/mental impairments result in the inability to do substantial work.

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Different Disability Standards – Implications

- The medical criteria to qualify for benefits as an adult is more stringent than for children.
- The reality is that many children who receive SSI are denied continuation of benefits past age 18!
 - More than 50% of children are initially denied SSI as a result of the Age 18 Redetermination.
 - Following appeals, about one-third of children lose their SSI eligibility following the Age-18 Redetermination.
- Because of this, it is important that we prepare TAY and families for the potential loss of benefits upon reaching age 18, explore other options for financial support and support the possibility of employment!

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Applying for Disability Benefits Versus Employment

Trying out work is often the best option for young adults before applying for benefits. Employment is generally more financially beneficial and if a young adult is unable to earn at a Substantial Gainful level, then they have this as evidence to submit when deciding to apply for benefits.

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The Importance of Employment

- Many beneficiaries have benefit amounts that are near or below the federal poverty level, so most are better off financially while working.
- Allows beneficiaries to move toward financial independence.
- Offers opportunities to build new relationships and skills, which improves feelings of self-worth and gives individuals a feeling of purpose.
- Helps in the recovery process and improves quality of life, increasing self-respect, dignity and self-worth.

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Availability of Employment Services for TAY in Maryland

- Pre-ETS
- Bridges to Work
- Project Search
- Healthy Transitions Initiative
- Job Corps
- Ticket To Work

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Ticket to Work

- Enables recipients of a Social Security disability benefit (Title II or SSI) ages 18-64 to receive no-cost employment related services and supports to prepare for, find, and maintain employment.
- Services may be accessed through the state Vocational Rehabilitation agency or a chosen Employment Network.
- <https://choosework.ssa.gov/about/how-it-works/index.html>

Picture: Social Security Administration Ticket to Work logo.

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Impact of Employment on Social Security Benefits

- Individuals CAN work while applying for Social Security Disability benefits and during an Age 18 Redetermination.
- Employed applicants can be approved for benefits if gross earnings are below the SGA limit of \$1,350 per month (in 2022).

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Impact of Employment on Social Security Benefits

Child's Benefits

- A youth who receives a Child's benefit can earn up to \$19,560 per year without impacting the benefit.
- Earnings above this amount would cause a reduction to the benefit the following year. The reduction would be \$1 for every \$2 earned above the \$19,560 limit.

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Impact of Employment on Social Security Benefits

SSI Benefits

A youth receiving an SSI benefit who is under age 22 and "regularly attending school" can work and earn up to \$2,040 per month (\$8,230 per year for 2022) without impacting the benefit amount because of a work incentive known as the Student Earned Income Exclusion (SEIE).

- Regularly attending school means taking at least one course of study and attending classes:
 - In grades 7-12 for twelve hours per week.
 - In college/university for eight hours per week.
 - In training courses to prepare for employment 12 hours per week (15 hours per week if course involves shop practice).

- Exceptions can be made for less time than indicated above for reasons beyond control, such as illness.

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Impact of Employment on Social Security Benefits

SSI Benefits

- Youth who are eligible for the SEIE need to request that it be applied; Social Security does not always recognize eligibility or apply it automatically.
- Once working, encourage the student to report to the local SSA office along with a written request that the SEIE be applied. Provide verification of school enrollment with documentation such as an ID card, tuition receipt, or other comparable evidence.
- Student Earned Income Exclusion (SEIE) in Red Book - www.ssa.gov/redbook.

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Impact of Employment on Social Security Benefits

- An SSI recipient who cannot utilize the SEIE work incentive will experience a \$1 reduction in SSI for every \$2 earned (after several income deductions have been applied).
- Despite the reduction, SSI recipients are ALWAYS better off financially by working than by not working!

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Other Work Incentives to Support TAY

Benefit Payment Continuation Under Section 301

- Section 301 applies to youth receiving SSI who undergo Age 18 Redeterminations and are found to not meet the adult disability definition.
- When this occurs, SSI benefits would typically stop, however, if the youth is participating in vocational rehabilitation or an employment support service program and Social Security determines that completion of that program would decrease their dependency on benefits, cash payments and medical coverage can continue until the program participation ends.
- Section 301 can be seen as a safety net to help a medically-recovered person temporarily keep their benefits while they gain the skills needed to support themselves through work as an alternative to cash benefits.

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Achieving a Better Life Experience (ABLE) Accounts

- What is an ABLE account?
 - ABLE accounts are a type of savings account that Social Security DOES NOT count towards the \$2,000 resource limit for SSI eligibility.
 - Account value can reach \$100,000 without impacting SSI eligibility.
- Who is eligible?
 - Any individual who developed a qualifying disability before the age of 26.

Picture: Maryland ABLE Logo.

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ABLE Accounts

- How much can you contribute each year?
 - Can contribute up to \$16,000 per year. Anyone can contribute.
 - If working, individual can contribute an additional amount equal to their yearly gross earnings (up to a maximum of \$12,760 in 2022).
- What can ABLE funds be used for?
 - Most costs related to living with a disability (medical, housing, education, transportation, employment training, legal fees, etc.)
- For more information & to apply visit - www.marylandable.org.

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Family Involvement

- It is critical to involve parents and other caretakers in financial and employment goal planning. An apprehensive parent can be a huge barrier to youth obtaining early work experiences and achieving employment goals
- Hesitation about employment may result from fears of losing that source of income they rely on or disruption to other public assistance the household receives.

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Maintaining Access to Health Insurance

Private Health Insurance Considerations

- Many young adults are now carried on their parents' health insurance through the age of 26 or beyond, if disabled.
- Public Health Insurance (Medical Assistance & Medicare) can be carried along with Private Health Insurance. Individuals are not forced to choose one or the other.
- If carried together, Private Health Insurance will always be the primary insurance. Medicare is always billed before Medicaid. Medicaid is always the "payer of last resort"

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Maintaining Access to Health Insurance

Medical Assistance through SSI

- SSI recipients in Maryland (child & adult) are automatically entitled to free Medical Assistance, no matter how little SSI they receive.
- Most recipients must enroll in managed care organizations (MCO's). Those who also receive Medicare get fee-for-service Medicaid instead of managed care.
- SSI Medicaid continues uninterrupted through Age 18 Redeterminations.

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Maintaining Access to Health Insurance

Employed Individuals with Disabilities (EID)

- A Medical Assistance (MA) buy-in for people with disabilities who work.
- Individual must meet Social Security's medical criteria for adult disability; may meet this requirement by: (a) receiving Social Security Disability checks, (b) having lost Social Security Disability or SSI checks for reasons other than "medical improvement", or (c) after receiving a positive disability determination for EID.
- No minimum earnings required – can earn very little and still qualify for EID .
- Must be between 18 – 64 years old.
- An applicant's income is never considered during the eligibility process.
- An asset limit of \$10,000 is considered during the initial eligibility assessment, however assets are no longer considered at future renewals. Many assets do not count, i.e. 401(k), 403(b), Keogh plans, pensions, etc.

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Maintaining Access to Health Insurance

Transitioning and Employed Individuals with Disabilities (EID)

- EID is a great option for Medical Assistance for employed young adults who lose eligibility to other MA Programs due to age, housing situation or income.
- EID also has a very high resource limit and allows for young adults to start planning for financial independence.
- The individual does NOT have to be receiving disability benefits but must complete a separate disability determination and receive a positive decision.
- For more information on how to apply visit mmcp.dhmh.maryland.gov/eid

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Maintaining Access to Health Insurance

Medicare

- Individuals are eligible for Medicare if they are eligible for a Title II Social Security benefit (like SSDI or CDB), after a 24-month waiting period.
- Individuals can carry Medical Assistance, Medicare & Private Health insurance together. Private Health Insurance will be the primary payer while Medicare will be the secondary payer and MA will pick up what is left over.
- Medicare is a good insurance as it's widely accepted. However, it can be expensive. Medicare has deductibles, co-pays and premiums associated with it. Because Medical Assistance covers most of these costs, it is very beneficial for a recipient of Medicare to carry MA or a Medicare Savings Program as well, if they qualify.

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Maintaining Access to Health Insurance

Medicare Savings Programs

- Medicare Savings Programs (MSPs) provide assistance with Medicare co-pays, premiums and deductibles for people with little income and resources.
- Qualified Medicare Beneficiary (QMB) & Specified Low Income Medicare Beneficiary (SLMB).
- QMB & SLMB are not Medical Assistance programs therefore, young adults with a MSP are considered to be uninsured for Public Behavioral Health Services.
- EID is a great alternative to QMB & SLMB for young adults who are interested in work.

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Access to Services – Medical Assistance Eligible

If a young adult is eligible for Medical Assistance and also meet other eligibility criteria, they could be eligible for Public Behavioral Health Services.

- Hospital
- Individual practitioners
- Individual/Family/Group Therapy
- Outpatient mental health clinics
- Residential treatment centers
- Diagnostic Evaluation & Assessment
- Partial hospitalization
- Therapeutic behavioral services
- Mobile treatment programs
- Psychiatric rehabilitation programs
- Case management
- Health homes
- Therapeutic nursery
- Traumatic brain injury provider
- Medical laboratory services
- Tele-mental health
- Pharmacy
- Transportation Assistance to Child & Parents for any service necessary

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Access to Services – Uninsured Eligibility

- When a young adult is not eligible for Medical Assistance, they may be eligible for Uninsured Eligibility for the services through the Public Behavioral Health System.
- Some individuals can be eligible for Uninsured Eligibility even if they have private insurance only. If the private insurance company indicates that they will not cover services and all other uninsured eligibility criteria are met.

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Access to Services – Private Pay

- When a young adult is not eligible for Medical Assistance or Uninsured Eligibility, they have the option of self-paying for services.
- This may not be the ideal option, but it should be one that is offered to youth and families.
- For youth in this situation, it is also important to talk to them about the possibility of employment. If they become employed, they can apply for and may be found eligible for Medical Assistance through the Employed Individuals with Disabilities (EID) Program.

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Benefits Counseling

- Benefits Counseling services are extremely helpful for TAY and their families.
- Benefits counselors provide education and one-on-one guidance and system navigation.

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Division of Rehabilitation Services (DORS)

DORS can add benefits counseling services to a beneficiary's employment plan. Individuals and support persons should advocate for benefits counseling to be a part of the beneficiary's employment plan from the beginning.

Ticket to Work

Benefits counseling can be accessed via an Employment Network through Ticket to Work. Not all ENS offer this as an in-house service. Check to be sure before assigning your ticket.

Work Incentives Planning & Assistance (WIPA)

SSA funded, free benefits counseling services to individuals interested in work or already working. In most areas services are provided remotely. Services are prioritized for those already working. MD-WIN Phone: 1-888-838-1776 Website: www.md-win.org

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DORS Benefits Planning

Phase 1: Pre-Employment Benefits Planning

- A referral is ideally made after the IPE is initiated.
- The Benefits Counselor will complete a full Benefits Analysis for the consumer with multiple earnings scenarios.
- The Benefits Counselor will provide follow-along services quarterly until the consumer becomes employed.

Phase 2: Job Placement and Employment/Maintenance

- The Benefits Counselor will make specific revisions to the original Benefits Analysis to reflect actual changes including hourly wage and number of hours worked.
- The Benefits Counselor will provide follow-along services monthly.

Phase 3: Developing Supports for DORS Case Closure

- The Benefits Counselor will help prepare the consumer for DORS case closure.
- The Benefits Counselor will facilitate linkage to long-term supports and address TTW referral to EN.

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Questions?

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Contact Us

Erin Dudley, CPWIC, Youth-C
Assistant Director, Operations
erin.dudley1@maryland.gov

Kariema Meggett, CPWIC
Career Consultant
kmeggett@ticket2workmd.org