

More *money*.
More *freedom*.
More *options*.

INSIDE:
How benefits and
a job can work together

Four Ways Disability Benefits Support Work



WORK IS AN IMPORTANT PART OF YOUNG PEOPLE'S LIVES

Four ways benefits help young people start working

Your child can work, even if he or she has a disability and gets benefits like Medical Assistance (MA) and Supplemental Security Income (SSI). In fact, MA and SSI are designed so people who work end up better off.

WITH A JOB, YOUR CHILD CAN:

- 1 Keep MA health coverage no matter how much the job pays
- 2 Have more total income and keep getting SSI
- 3 Save up some money and keep getting benefits
- 4 Get back on SSI if it stops and is needed later

You can help your son or daughter plan for work. Get started by understanding these four ways benefits programs and a job can work together.

1

MA COVERS PEOPLE WITH DISABILITIES WHO WORK

People with disabilities who work can have MA no matter how much they make.

MA rules help young people who get jobs

These rules mean your child can keep MA health coverage even while making a lot of money at work:

- SSI 1619(b) helps people stay on MA if they got SSI before starting a job. If your child keeps getting SSI while working, MA will continue because your child's income will still be low. But if your child makes enough money that SSI benefits end, the 1619(b) rule lets MA continue even if your child makes \$50,000 per year.
- Another option is Medical Assistance for Employed Persons with Disabilities (MA-EPD). MA-EPD lets people pay a small monthly premium to get MA coverage. MA-EPD has no income limit, so your child could make \$100,000 per year and still get it. Note: There's no asset limit for MA-EPD for children under 21; they can save as much as they want. If your child is 21 or older, there is a \$20,000 asset limit.

THE BOTTOM LINE

Your child can get MA and work.



**A JOB + SSI =
MORE MONEY**

Getting a job doesn't mean your child will stop getting SSI benefits. SSI makes sure your child will be better off when working.

SSI rules help young people who get jobs

SSI is based on financial need. That's why people worry that if they get jobs, they'll lose their SSI benefits. These rules show why you don't need to worry:

- The Student Earned Income Exclusion (SEIE) means if your child gets a job while in school, his or her SSI benefit probably won't go down. That means your child will get money from work and SSI at the same time.

With the SEIE, anyone under 22 who regularly attends school can make over \$1,700 per month up to a total of over \$7,000 in a year, without having that money reduce their SSI benefits at all!

- If your child doesn't qualify for the SEIE, working is still a good idea, because SSI counts less than half of what a person earns at a job when calculating his or her benefit.

THE BOTTOM LINE

With SEIE, your child may keep all or some of their SSI while working and going to school.



YOUR CHILD CAN SAVE MORE

As your child makes more money, he or she can start saving for bigger goals, like college, a car or someday buying a home. Building assets will be a key to comfort and security for your child's entire life.

SSI and MA rules help people who work and save

SSI's asset limit is \$2,000 and MA's is \$3,000 for people 21 and older. However, your child can save way more money than these limits if he or she gets a job.

SSI ASSET RULES FOR PEOPLE WHO WORK

- Not all assets are counted, so your child can own a car or get certain types of financial aid for school that won't be counted against the asset limit.
- ABLE accounts will let you and your child put money into a special account where the first \$100,000 will not count against the asset limit. See if they're an option: mn.db101.org/able.
- Savings in a Plan to Achieve Self Support (PASS) or Individual Development Account (IDA) are not counted. These special types of accounts let your child save for specific expenses, like school tuition.
- Assets in a special needs trust or pooled trust do not count.

MA ASSET RULES FOR PEOPLE WHO WORK

- The SSI asset rules also apply to MA.
- If your child is under 21, there is no asset limit for MA.
- If your child is older and has income from a job, he or she can pay a small premium to get MA coverage through the MA-EPD program, which has a \$20,000 asset limit.

THE BOTTOM LINE

Saving money for your child's future is important and can happen with asset building.



YOUR CHILD WILL STAY CONNECTED TO SSI

If your child makes enough that SSI benefits stop, he or she can still get back on SSI if, needed.

SSI has a safety net for people who lose benefits and need them later

Even if your child makes a lot more money than he or she ever got from SSI, you will probably worry about what would happen if the job ended. Would your child be able to get back on SSI, if needed?

YES.

SSI's 1619(b) rule helps people who stop getting SSI easily get back on it. If a job ends or earnings go down, your child can just report the change to Social Security and SSI benefits will start up again. He or she will not even have to reapply unless more than five years have passed since SSI benefits stopped.

THE BOTTOM LINE

If your child stops getting SSI benefits due to work income and that income goes down, he or she can get back on SSI.

JUMP START YOUR CHILD'S FUTURE

Youth on disability benefits who work are better off:
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YOUR CHILD CAN GET A JOB AND:

- Keep MA
- Keep SSI
- Save money for college
- Know there's a safety net that'll help if needed

3 SIMPLE STEPS PARENTS CAN TAKE

1. GET THE FACTS

Explore how benefits and a job work together at WorkBenefitsYouth.org.

2. CHECK THE NUMBERS

Let DB101 do the math. Try out the online School and Work Estimator at WorkBenefitsYouth.org to see how a job can help your child be better off.

3. TALK TO AN EXPERT

Call the Disability Linkage Line® (DLL) at **1-866-333-2466** to get your questions answered by a benefits counselor.

