

Did You Know?

SSI's Plan for Achieving Self Support (PASS)

A PASS Can Fund AT to Support a Work Goal

The PASS, a special Supplemental Security Income (SSI) rule, allows an individual to exclude, or not count income or resources that are used to support a work goal.

SSI's Income and Resource Rules: SSI recipients typically receive monthly benefits based on the SSI federal benefit rate (FBR) plus state supplement (if any). The 2012 FBR is \$698 per month. If the individual has income, other than the SSI check, a part of that income is subtracted from the SSI base rate to determine the monthly SSI payment. SSI recipients are allowed no more than \$2,000 in countable resources. A bank account, cash on hand, and stocks, for example, will count against the \$2,000 limit.

Example. Rita receives Social Security Disability Insurance (SSDI) of \$520 per month based on a spinal cord injury. She uses a power wheelchair for all mobility. The SSI program will disregard \$20 and the remaining \$500 is subtracted from the \$698 SSI base rate, giving Rita a \$198 monthly SSI check. Her total monthly income is \$718 (\$520 SSDI, \$198 SSI). As an SSI recipient Rita will also qualify for automatic Medicaid in most states.

How a PASS Works: When income or resources are used in an approved PASS to support a work goal, the income or resources will not count when determining SSI eligibility or payment amount. The result is that the individual will be eligible for SSI or a larger SSI payment based on the countable income and resources that remain.

Example: Rita plans to attend a four-year college program to become a math teacher. She will receive support from her state's vocational rehabilitation (VR) agency to pay for tuition, transportation to college, and books. She will still need the following to achieve her work goal: \$600 for a laptop computer; \$24,300 for a new van to travel to work or work sites; and \$600 for the first six months of car insurance. Rita proposes to set aside \$500 of her SSDI check each month to save for these items to meet her work goal. The VR agency will pay \$32,000 to modify the van to allow Rita to drive it as a wheelchair user.

If Rita's PASS proposal is approved, the SSI program will no longer count the \$500 of SSDI. This will reduce Rita's countable income to \$0 and increase her SSI check to \$698 per month. With \$500 per month in PASS savings, in 51 months she can save the \$25,500 needed to pay for the computer, van, and insurance. If her PASS starts in January 2012 and continues through March 2016 (51 months), she can purchase her van and insure it as early as March 2016, allowing her to travel to job interviews based on a projected graduation in May 2016. Joan still has \$718 for monthly living expenses (\$698 SSI, \$20 of SSDI not counted under usual rules).

Criteria for PASS Approval:

- Must be in writing using Form SSA-545.
- Must contain: a feasible work goal; a savings and spending plan; a list of items and services needed and their cost; and a timetable for achieving the goal.
- Must be expected to increase person's prospect for self-support.
- For an individual who receives SSI before PASS is approved, the work goal must be expected to significantly reduce the SSI payment amount.
- For an individual who receives only SSDI before PASS is approved, the work goal must be expected to eliminate the SSDI check (i.e., the resulting work must be at the substantial gainful activity level, i.e., \$1,010 per month in 2012).

The Feasible Work Goal:

- Must specify a job or profession.
- Must have reasonable chance of attaining the goal, in light of the disability.
- Could be for full-time or part-time work, or a transition to full-time work.

What Money Goes Into a PASS?

- Earned income (wages from a job, income from a business).
- Unearned income (such as a Social Security check or VA pension).
- Resources (savings, personal injury award, inheritance, lump sum SSDI or SSI award).

All Reasonable and Necessary Expenses can be Approved in a PASS, Such As:

- College or training costs
- Transportation, including vehicle lease or purchase
- Vehicle insurance, maintenance, repairs, warranty costs
- Computer, software and Internet costs
- Work clothes, professional clothing, child care, special equipment
- Business start-up costs
- Anything reasonably tied to the work goal

No Fixed Time Limits:

- A PASS can be approved for the period of time needed to achieve the goal.

Additional Resources on the PASS:

- *AT Advocate* newsletter (Spring-Summer 2006), *SSI's Plan for Achieving Self Support: Using the PASS to Purchase Items and Services, Including AT to Support a Work Goal*, available at www.nls.org/av/summer06.htm.
- *PASS: An SSI Work Incentive and Approach to Self-Directing Vocational Rehabilitation to Support a Work Goal* (includes extensive citations to law and policy), available at <http://nymakesworkpay.org/docs/PASS-1.3.pdf>.
- PASS Online (www.ilr.cornell.edu/edi/pass) – a Resource for the PASS Writer

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