



# Supplemental Security Income: What Happens to My SSI When I Turn 18?

Tip Sheet 3

Transitions RTC

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Can I keep my SSI?

- The answer is – it depends; you need to re-apply
- Social Security will complete an age 18 disability review and determine if you meet the criteria for disability benefits as an adult
- Since you are not a child anymore, you will need medical evidence to prove that you are disabled as an adult

Can I work?

- Yes, you can work
- For every \$2 you earn, Social Security will deduct about \$1 from your SSI check
- If you earn enough so that there is no money left to deduct from your SSI check, you may still be able to keep your Medicaid (depending on how much you earn)

Are there ways to earn money without reducing my SSI check?

- Yes, Social Security has other ways to help you keep more of your SSI check if you are earning money
- If you are under age 22 and regularly attending school or enrolled in a training/education program, Social Security will not count up to \$1,850 of earnings per month (up to \$7,180 per year) before deducting from your benefit check (Student Earned Income Exclusion).
- Social Security will let you save money for college or training, a computer, and other expenses by helping you write a Plan to Achieve Self Support (PASS Plan)
- There are other deductions and programs to help you, too

What if Social Security turns me down when I turn 18?

- Appeal your case
- You may continue getting your SSI check if:
  - Social Security has approved of your participation in a vocational rehabilitation or similar program
  - You have told Social Security that you are currently participating in an Individualized Education Program (IEP)
- You must be participating in these programs before Social Security turns you down and at least 2 months afterwards

For help, contact the Work Incentives Planning & Assistance (WIPA) Program in your state. Contact information can be found on the Social Security website by clicking on the Service Provider Directory link at: <https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

## Additional Resources

Understanding Supplemental Security Income SSI Work Incentives -- 2015 Edition: <https://www.ssa.gov/ssi/textwork-ussi.htm>

The Redbook - A guide to Work Incentives: <https://www.socialsecurity.gov/redbook/>

SSI booklet (PDF): <https://socialsecurity.gov/pubs/EN-05-11000.pdf> Ticket to Work Site: <https://www.socialsecurity.gov/work>



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This publication can be made available in alternative formats upon request through [TransitionsRTC@umassmed.edu](mailto:TransitionsRTC@umassmed.edu)

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