



What do I need to know about benefits?

You may hear the word benefits when you begin to explore your work options. A benefit is something positive that can come from an experience. A benefit can also be something that you receive such as pay, health insurance, or paid time off.

Common benefits of going to work:

- Becoming more independent
- Achieving goals
- Feeling involved in your community
- Making friends
- Managing your own money
- Learning how to speak up for yourself

You may also hear the word benefit used to describe payments and insurance that someone receives from the Social Security Administration.

The **Social Security Administration (SSA)** is a federal government agency that provides retirement and disability benefits to individuals who qualify.

You may be receiving money and health insurance from the Social Security Administration. This is based on the needs, income, and resources that your household has available.

Supplemental Security Income Benefits (SSI)

- SSI is a needs-based program that provides monthly payments and health insurance to people with disabilities who meet the income and resource guidelines.
- Provides health insurance called Medicaid to people approved for SSI
 - o In Tennessee you may hear Medicaid called TennCare

Words You May Hear During Benefits Counseling

Work Incentives

Makes it easier for you to explore and experience work while still receiving your SSI benefits. There are many different types of incentives that may apply to you.

Community Work Incentives Coordinator (CWIC)

Gives you counseling about how working will affect your benefits

Plan to Achieve Self-Support (PASS Plan)

A written plan for the steps you will take to reach your work goal



- Being eligible for SSI means that you may get assistance with income, healthcare, and other individual needs
 - Being eligible for SSI can also make you eligible for Medicaid/TennCare and employment services from the Ticket to Work program

What do I need to know about how working will affect my benefits?

Getting a job can affect the benefits you receive. This may have you or your family concerned about the impact of working while receiving this assistance.

- Depending on how much money you make at your job, your benefits may change
- You can work and still receive an SSI monthly payment and healthcare benefits
 - Your healthcare will stay the same
- You will always make more money by getting a job and going to work, rather than not working and only receiving your SSI check

How do I get support?

Benefits are not the same for everyone. There are supports to help you and your family understand your benefits.

[Ticket to Work](#) is a free career development program for people ages 18-64. This program can connect you with the services and support you need to be successful in the workforce.

To watch a video about Ticket to Work- Go to <https://choosework.ssa.gov/about/index.html>

When you call the Ticket to Work helpline, a representative will ask you where you live. In Tennessee, they will use this information to connect you to a Work Incentives Planning and Assistance Program also known as a WIPA program. WIPA programs offer benefits counseling on an individual level.

What do I need to know about Benefits Counseling?

To receive benefits counseling through a WIPA program you must be:

- Between the ages of 14 and 25
- Working, have a job offer, or have interest in looking for a job
- Currently receiving SSI

The WIPA will...

- Review your current benefits
- Help you target your goals



- Educate you about your options

Examples of questions you can ask your benefits counselor

- How will my SSI benefits be affected when I start receiving pay from my job?
- How can I figure out how much lower my SSI check will be if I begin working?
- How will money I save affect my SSI check?
- Who do I contact if I need to update my income information?
- What work incentives am I eligible for?

What else do I need to know?

Legal Guardianship

- When you are under 18, your parents or guardian are legally responsible for your benefits. They use these benefits to take care of you and make sure your needs are met.
 - For example, they provide you with a place to live, your food, and your clothing.

Age 18 Redetermination

- When you turn 18, you are considered an adult.
- This means you will need to re-apply for SSI benefits as an adult
 - This application process is not connected to the benefits you had before you turned 18. It is a brand-new application process.
- Benefits to Work can provide information about the process.

What is a Representative Payee?

- When you turn 18, you are legally responsible for your benefits and using those benefits to take care of yourself.
- You may still need someone to help you with managing your benefits and income.
- You can choose someone who is called a representative payee to receive and manage your SSI benefits for you. They support you in making financial decisions.

Student Earned Income Exclusion (SEIE)

- Helps students keep more of their SSI when working
- Must qualify for SSI
 - Available to students under 22 years old
 - Example: Jared works about 30 hours per week at \$8 per hour. His monthly income is around a \$1,000. Typically, his SSI check would be less, but since he can use his Student Earned Income Exclusion for up to \$1,930 per month, he is still able to receive the maximum monthly amount provided by SSI.