

Plan for Achieving Self-Support (PASS): Assisting individuals with disabilities in achieving their work goals

By Vicki Wilson, Social Security Administration Regional PASS Specialist

A Plan for Achieving Self-Support (PASS) is one of the employment support programs available from Social Security for individuals who receive Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) benefits based on disability or blindness.

The PASS allows an individual to set-aside income and/or resources to purchase items or services necessary to achieve a specific occupational goal. The income and/or resources set-aside will be excluded in determining eligibility for benefits and the amount of SSI payable.

Example: John receives \$420.00 per month SSDI and \$152.00 in SSI benefits. He wants to become an auto mechanic and is attending a technical school. He can set-aside \$400.00 per month of his SSDI to help pay for tuition, books, tools and any other item or service that he needs to reach his work goal. The \$400.00 he sets aside to fund his plan will be replaced with \$400.00 additional SSI benefits.

If, however, John is receiving \$820.00 of SSDI and no SSI at the time he submits his plan, he would need to set-aside \$800.00 of his SSDI and would then receive \$552.00 SSI. (SSI does not count the first \$20.00 of income in determining countable income.) He would have to be able to pay all of his monthly expenses with the \$552.00 from SSI and \$20.00 remaining from SSDI or a total of \$572.00. Since he is now eligible for SSI, he may also qualify for regular Medicaid benefits and could possibly reduce the amount he spends each month for spenddown.

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Working Healthy: Haciendo que cuidado de la salud funcione

Mucha gente con deshabilitades quisiera trabajar pero tiene miedo de poner sus seguros de salud de largo y corto plazo en peligro. El programa de Working Healthy le ofrece a la gente con deshabilitades la oportunidad de mantener su seguro de Medicaid mientras trabajan.

Con el programa de Working Healthy la gente puede ganar más, ahorrar más, y lograr sus metas mientras mantiene su seguro médico.

El programa de Working Healthy empieza en 1 julio 2002. Su oficina de SRS local puede proveer usted con información sobre matriculación. Para información nueva, visita la página web del Departamento de Servicios Sociales y Rehabilitación de Kansas en <http://www.srskansas.org> o la página web del programa en <http://das.kucrl.org/medicaid.html> o llame gratis (800) 449-1439 (V/TTY).

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Other requirements for a PASS are:

- The job goal must be one that will significantly reduce or eliminate the individual's SSI benefits. If they were not eligible for SSI prior to approval of the PASS, the goal must result in earnings that will stop their SSDI benefits;
- If the goal is self-employment, the individual must submit a detailed business plan along with the PASS application.

The PASS form is available at any local Social Security office or can be downloaded at www.ssa.gov or at www.rcep7.org.

For further information about PASS, you can contact Tim McEvoy or Vicki Wilson at 800-551-9289. They will also provide training on the Plan for Achieving Self-Support (PASS) program to groups and organizations.

Benefits Specialists' Corner

This issue features Working Healthy Benefits Specialist Steve Curtis from the Garden City Area SRS Office. Steve has worked within SRS for the past 17 years. Prior to becoming a Benefits Specialist he worked as an Economic and Employment Support Specialist. Outside of his work at SRS, Steve enjoys his family, spicy food, music and football games. He can be contacted by email at SXXC@srskansas.org or by phone at (620) 272-5828

What an exciting and challenging program Working Healthy has been! Working Healthy has been up and running for over a year now and it has been exciting to see the progress in the program enrollment numbers. As mentioned in this space previously, the outreach to individuals, agencies and organizations was and continues to be a very important component in the success of the program.

An individual with a disability who is employed may retain important medical coverage under the Working Healthy program. There are those who are thinking of work, but worry about losing medical coverage. Showing someone the difference between a premium and the regular Medicaid spenddown program can be quite an eye opener! The disincentive to work under the spenddown program has been eliminated by Working Healthy.

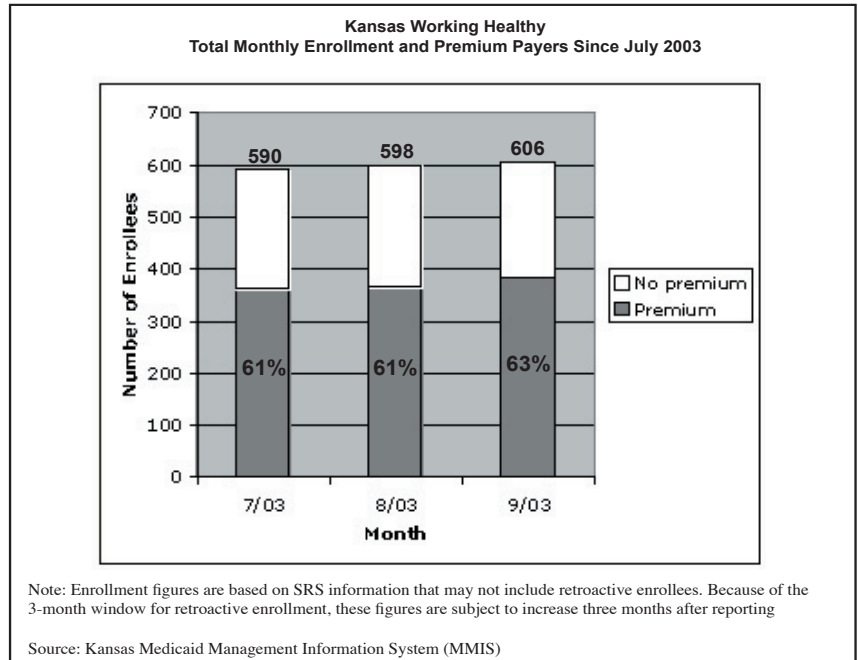
There are many challenges facing the Benefits Specialists, but the most notable may be keeping the various work incentives particular to one program separated from another and conveying these differences to our customers in a meaningful manner. Benefits analysis and planning varies from the general to the specific and each new individual's situation has distinct differences from those encountered before.

My hope is that medical coverage under Working Healthy has improved the lives of those who have accessed it. Working provides so much more than just a paycheck and I think we all know how important maintaining good health is to continuing employment.

- Steve Curtis, Benefits Specialist

Working Healthy Enrollment Plateaus

In recent months the enrollment numbers for Working Healthy have leveled off. New enrollees are still coming into the program each month, but some people are also dis-enrolling for various reasons. Early indications are that a majority of individuals are dis-enrolling because they are out of work and unable to find new jobs within the six-month grace period. Also, several individuals have recently gotten fewer hours per week on the job and therefore are better served by other Medicaid programs (e.g., 1619(a) or 1619(b)). The number of people paying premiums for Working Healthy continues to rise somewhat. In September 2003, premiums totalling \$26,559.00 were billed statewide.



Working Healthy Outreach Update

During this quarter (July, August, September) Working Healthy staff provided 139 outreach presentations to a total of 2,166 outreach contacts. Staff also provided 1,066 technical assistance answers and met with 837 consumers.

A highlight of this quarter was the 8th Kansas Disability Caucus held in Topeka at the Capital Plaza Hotel, August 6th, 7th, and 8th. More than 500 people with all types of disabilities, of all ages, representing every county in the state attended the Caucus. The Caucus is an opportunity for people with disabilities to come together to reach their full potential as systems change agents in their communities and support statewide public policy initiatives. Working Healthy staff were very present at this event, providing presentations and staffing a “solutions booth” with information for conference participants.

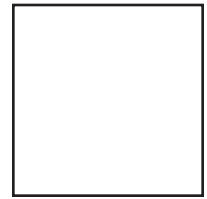
Working Healthy Staff will be offering presentations and information at the following upcoming events:

- October 20, Center for Independent Living in Arkansas City
- October 21, Valeo Behavioral Health Care in Topeka (staff available to meet with consumers)
- October 22, Great Bend Transition Council in Great Bend
- November 6-7, Kansas Rehabilitation Association in Emporia
 - November 8, Families Together Conference, Chanute
 - November 12, Transition Council Job Olympics in Hays
- November 17, Kansas Rehabilitation Services in Topeka (for SRS Employees)

If you are interested in hosting a Working Healthy Presentation for your agency or organization or would like more information about the events listed above, please contact Nancy Scott by phone at (785) 291-3491 or by email at NAS@srskansas.org.

WORKING HEALTHY

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This newsletter and other information regarding the Working Healthy can be found on-line at: <http://das.kucrl.org/medicaid.html>

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Additional copies and copies in alternate formats are available upon request by writing the University of Kansas Department of Health Policy and Management, c/o Division of Adult Studies, Attn: Noelle, JR Pearson Hall, Room 521, 1122 West Campus Rd., Lawrence, KS 66045-3101, by phone (785) 864-7085, or by E-mail: pixie@ku.edu

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