

PLANS TO ACHIEVE SELF-SUPPORT (PASS)

Plan to Achieve Self-Support

A **Plan to Achieve Self-Support** is a very powerful SSI rule that allows a recipient with a disability to set aside both income and resources in order to achieve a vocational goal. SSI will normally count a certain portion of earned or unearned income and limits resources to \$2000. PASS does away with this and “shelters” what would have counted so that it can be used for other purposes.

Make no mistake that this should be a serious plan to help remove the long term need for most of the monthly SSI cash paid to an individual with a disability. An SSI recipient must build a plan that will enable them to reach a “feasible” vocational goal that will eventually eliminate a significant percentage of their SSI cash. It is very important to remember that an SSI recipient who returns to work, with or without a **PASS** will ALWAYS have more money.

A “feasible” goal is one that can reasonably be reached given the nature of the individual’s disability. For instance, it is completely feasible that a woman using a wheelchair plan to become a teaching assistant, or, in fact, a teacher. As indicated earlier, the vocational goal must also produce enough earned income to significantly reduce SSI.

The Plan is a very specific savings and spending plan. Each month the participant will place income (other than SSI) into a special and separate saving account that will hold the **PASS** funds. A list of steps will make up the Plan and will allow certain items or services to be purchased at specific times.

A PASS must be approved by SSA.

A PASS Specialist, who works for SSA, will review the plan and will likely suggest changes in order to make the Plan something that is likely to be approved by SSA. You can prepare you own Plan, the PASS Specialist can help or a Benefits Planner can do so. You will need to use the SSA form found on www.ssa.gov/forms , and the plan should be submitted to your local office. It is best to have help putting a Plan together. There is also a very helpful website, www.passonline.org that will allow you to more easily create your own plan in a secure environment.

For instance, our woman wishing to become a teaching assistant will need to research schools, determine how she will get to and from school, will need to pay application fees and tuition just to begin her education. These early items and services will be paid for early in the **PASS**. A laptop computer is a necessity to attend school and will be purchased after acceptance and a determination as to what type of computer will be needed for her educational purposes. An accessible, or modified, vehicle will be needed to get to and from work and will be purchased near the end of the Plan once a job has been secured. As you can see, things will happen according to a schedule that makes sense for the participant and the needs of the specific goal.

It is not necessary that the SSI recipient save all of the money needed to reach her goal. If a grandparent gives a gift of \$2000 to a student on SSI, that money can be placed directly in the **PASS** and will not

interrupt the flow of SSI cash and healthcare. Likewise, scholarships, grants and student loans may be part of the Plan. The more sources of support, the stronger the Plan.

The **PASS** can be written for whatever time will be needed to achieve the goal but will be reviewed annually to determine if the participant is keeping up with the Plan and all Plan funds are being spent according to the Plan. Some participants may not be able to complete a two-year degree in two years due to their medical condition and the Plan will accommodate the need for a longer period of study.

The **PASS** is a formal process and must comply with the following rules:

The Plan must be in writing using SSA form SSA-545.

The Plan must contain a feasible vocational goal, a savings and spending plan, a list of specific items and services that will be needed and their cost, and a time table to reach each step and, ultimately, the vocational goal.

The Plan must indicate how the **PASS** funds will be held, e.g., what bank and account number.

The Plan's goal must have a significant likelihood of reducing the participant's need for SSI and/or SSDI.

If the participant was receiving only SSI when the Plan began, the goal must see a significant reduction or elimination of SSI cash benefits.

If the participant was receiving SSDI when the plan began, the goal must see the participant working at **SGA** levels of income that will eliminate the need for SSDI.

A new rule impacts SSDI recipients who wish to set aside SSDI (unearned income) to create SSI eligibility in order to make use of the **PASS** program. In order for the recipient to qualify for SSI, she will need to file a new application for SSI if her disability is on a list of mental impairments and HIV and was found disabled before June 17, 2017, due to a change in the medical requirements related to disability determinations made by SSA. If the SSI application is denied on medical reasons, the SSDI recipient will not be eligible to participate in the **PASS** program.

PASS can be a life changing work incentive. It can allow most SSI recipients that chance to achieve employment, or build a career, and eliminate the need for SSI cash benefits. It is important to remember that other protections work in tandem with **PASS** and a Benefits Planner can help explain how healthcare can be maintained as well as how benefits can be reinstated should the work effort be interrupted by the participant's medical condition. **PASS** is highly under-utilized and should be considered one of the most powerful work incentives for those SSI recipients who want to move from poverty to financial independence.



For More Information Please Visit:

www.mdtransitions.org

Did You Know?

You can receive benefits/work incentive counseling as part of PreETS from DORS? For more info on DORS and PreETS from DORS [CLICK HERE](#)
Not eligible for DORS? Try Ticket to Work Helpline: [TICKET](#)

For individuals not eligible/able to access benefits counseling through DORS, contact Ticket to Work Helpline at 1-866-968-7842 DMitchell@innow.org or visit <http://www.innow.org/md-win/ssi.html>

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