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

Can I keep my SSI?

• The answer is – it depends; you need to re-apply
• Social Security will review your case
• 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, Social Security won’t count up to $6,600 of earnings before deducting from your benefit check
• 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 participate in these programs before Social Security turns you down and at least 2 months afterwards

For help, contact the Work Incentives Planning and Assistance (WIPA) Program in your state. The 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

Visit us online at http://labs.umassmed.edu/transitionsRTC

Suggested Citation: Long, L. (2011). Supplemental Security Income: What Happens to My SSI When I Turn 18? Tip Sheet 3. Worcester, MA: UMMS, Dept. of Psychiatry, CMHSR, Transitions RTC. This publication can be made available in alternative formats upon request through TransitionsRTC@umassmed.edu

The contents of this tip sheet were developed with funding from the US Department of Education, National Institute on Disability and Rehabilitation Research, and the Center for Mental Health Services, Substance Abuse and Mental Health Services Administration (NIDRR grant H133B090018). Additional funding provided by UMass Medical School’s Commonwealth Medicine division. The content of this tip sheet does not necessarily reflect the views of the funding agencies and you should not assume endorsement by the Federal Government.

The Transition RTC is part of the Center for Mental Health Services Research, a Massachusetts Department of Mental Health Research Center of Excellence.