

Benefits Planning and Assistance For Students and Families

State and federal assistance programs can help people with disabilities in multiple ways. Each person's situation is unique and there is no one solution for everyone. If eligible, these benefits can help with:

- Going to work and assistance in the workplace.
- Paying rent.
- Taking classes and paying for tuition or books.
- Accessing health care.
- Getting transportation.
- Obtaining assistance for self-care activities.
- Saving for the future – e.g., for a car or down payment on a house or business.

Navigating Benefit Programs

Navigating public assistance programs can be complicated, but benefits information experts and multiple resources can provide guidance. For example, Indiana's Benefits Information Network (BIN) is a statewide program that trains and certifies benefits liaisons who guide families and individuals as they work with Vocational Rehabilitation (VR) in making decisions about work, while receiving counseling on federal and state benefits.

A benefits liaison:

- Is trained in the various federal, state, and local benefits programs, understands their eligibility criteria, and how programs can be used together to help you meet your employment goals.
- They can look at the benefits you are receiving now and advise you on how employment may affect those benefits.
- The benefits specialist also tells you how work incentives can help pay for the support you need to be employed and reduce countable income.

Ideally, you should schedule an appointment to see a benefits specialist BEFORE beginning work. However, if you have already started working, make an appointment now, sooner rather than later. If someone is not working with VR but has federal benefits, they can contact Indiana's Work Incentives Planning and Assistance (WIPA) service for benefit counseling.

There are three primary sources of free benefits counseling in Indiana:

1. Vocational Rehabilitation - Benefits Information Network
2. IN Works - Work Incentive Planning Assistant - 866-968-7842
3. Local Social Security office – Ticket to Work through an Employment Network

Details for each can be found at:

- [Indiana's Benefits Information Network](#)
- [Ticket to Work Program](#)
- [Social Security Administration](#)
- [Social Security Red Book](#)

Eligibility

The following explains eligibility for benefits, work incentives, health care, and more, to help students, families, and caregivers plan for and transition to adult life.

Supplemental Security Income (SSI) After Age 18

The Social Security Administration uses monthly Supplemental Security Income payments to assist people who have few resources if they are blind, disabled, or are over age 65. For those under 18 who are already receiving SSI (based on their family's income), Social Security will make an "Age 18 Redetermination" between your 18th and 19th birthdays.

After turning 18, Social Security will begin the redetermination process. If you are receiving Medicaid or Medicaid waiver services when you turn 18, you will need to apply for Social Security benefits to maintain your Medicaid coverage. The disability standard is stricter, so you may not be eligible for Supplemental Security Income (SSI) once you are an adult. If you are not eligible for SSI, you may no longer be eligible for Medicaid.

A special provision of Social Security, known as Section 301, allows some individuals to continue receiving SSI (and therefore Medicaid) if they have been found ineligible for benefits due to medical improvement, and they are receiving services from VR, employment services, or other approved services. Talk to your school about VR services or Pre-Employment Transition Services (Pre-ETS) and if they have completed the redetermination forms for your child.

Here is the good news: If Social Security says you are eligible for SSI after you turn 18, you will still be able to work and earn money. When you work, you will have earnings in addition to part of your SSI check! When you work, you will have more money! The most SSI an individual can receive in 2025 is \$967 per month or \$1,450 for a couple. As your earnings increase, your SSI check will slowly decrease, BUT you still come out ahead and have more money in your pocket because Social Security disregards (does not include) part of your earnings when it is counting your earnings to determine your monthly benefit amount.

Student Earned Income Exclusion

There is a Social Security work incentive called the Student Earned Income Exclusion. If you are under the age of 22, working, and attending school (high school, college, trade school, paid internship) or training regularly, you will qualify for this work incentive. For those who qualify, the Social Security Administration will disregard (ignore) up to \$2,350 per month but not more than \$9,460 in 2025.

Impairment-Related Work Expense

There is another Social Security work incentive that can help you keep more of your SSI check and help you pay for needed medical expenses while you are working. This incentive is known as an Impairment Related Work Expense (IRWE) and is available as soon as you start working. This work incentive allows you to deduct the cost of certain items or services (things that help you work) from your gross earnings. IRWE deductions help you when Social Security calculates your monthly SSI payment. To establish an IRWE, you must submit the cost of the expenses in writing to the local Social Security office with an explanation of how the expense meets the above criteria.

Blind Work Expense

If Social Security considers you statutorily blind, you qualify for a different work incentive called a Blind Work Expense (BWE). When the Social Security Administration (SSA) decides your SSI eligibility and payment amount, it will not count any reasonable work-related expenses that you pay to maintain your employment. These expenses do not have to be related to your blindness.

Additional Resources in English and Spanish

- [Asset Building, Working, & Benefits](#)
- [Creación de Activos, Trabajo y Beneficios](#)
- [SSI After Age 18](#)
- [Ingresos de Seguridad Suplementario Después de los 18 Años](#)
- [Social Security Disability Insurance](#)
- [Seguro de discapacidad del Seguro Social](#)
- [Student Earned Income Exclusion](#)
- [Exclusión de los Ingresos de Trabajo Estudiantil](#)
- [Working and Paying for Health Care](#)
- [Trabajar y Pagar por la Atención Médica](#)
- [What You Need to Know About Your Supplemental Security Income \(SSI\) When You Turn 18.](#)

Social Security Disability Insurance (SSDI)

Social Security Disability Insurance is a benefit designed to assist people who have worked but no longer work because of the impact of their disability. You may also be eligible for SSDI if you are:

- Age 18 or older and have worked and paid a certain amount of taxes but are now considered disabled.
- Younger than 19 and your parent is disabled, retired, or has died.
- Over age 19 and you have a disability that you acquired before you turned twenty-two and your parent is disabled, retired, or has died.

How Work Incentives Can Help You

Work incentives are SSA programs that provide additional support to people with disabilities who are working. These programs have been created to encourage you to work. Eventually, you may earn enough that you will not need benefits. Work incentives may help adjust the amount of earnings that Social Security counts to determine whether you should receive SSDI.

Work incentives can be especially helpful:

- When you begin working.
- If you lose your job within the first five years of working.
- If you need special on-the-job supports.
- If you pay out-of-pocket for medical expenses, that allow you to work.

The [Social Security Red Book](#) provides a wealth of information about available work incentives.

Work Incentives

Substantial Gainful Activity

Each year, Social Security sets a monthly level of earnings that determines whether a person is eligible to receive or continue to receive benefits. In 2025, that level, known as Substantial Gainful Activity (SGA), was \$1,620 per month for non-blind individuals and \$2,700 per month for individuals considered statutorily blind. If you consistently earn at or above SGA (outside the Trial Work Period), you will no longer receive cash benefits. Learn more from the [Substantial Gainful Activity Fact Sheet](#).

Trial Work Period

The first work incentive available to you is the Trial Work Period (TWP), which allows you to try out a job for 9 months to assess your interests, abilities, and needs on the job. You can earn an unlimited amount of money during this time, and your SSDI will not decrease and will not be eliminated. The 9-month period can be consecutive or interspersed over sixty rollover months. In 2025, you must earn at least \$1,160/month for Social Security to consider it a trial work month. Learn more from the [Trial Work Period Fact Sheet](#).

Extended Period of Eligibility

After your Trial Work Period ends, your second work incentive is an Extended Period of Eligibility (EPE), which lasts for thirty-six consecutive months, regardless of whether you are working or not. During this time, Social Security will be looking to see if your countable earnings are at or above SGA. If you consistently earn at or above SGA, you will no longer receive cash benefits.

However, during your Extended Period of Eligibility, you will continue to be on Social Security, so your benefits are *suspended, not terminated*. This means that every month your earnings are below SGA, you are entitled to a SSDI check, even if the previous month you earned above SGA and did not receive a check. Learn more from the [Extended Period of Eligibility Fact Sheet](#).

Impairment-Related Work Expense

As noted previously, an Impairment-Related Work Expense (IRWE) allows you to deduct the cost of certain items and services (things that help you work) from your gross earnings. This can help you maintain your eligibility for SSDI longer until you can work to a level of self-sufficiency. This work incentive is available to you when you have used all your Trial Work Period months (9). To establish an IRWE, you must submit the cost of the expenses in writing to the local Social Security office with an explanation of how the expense meets the above criteria. Learn more about [IRWE for SSI](#) and [IRWE for SSDI](#) Fact Sheets.

Subsidies or Special Conditions

After you have completed the Trial Work Period, the SSA will determine if you are earning at SGA. If it is helpful to you, SSA may talk with your employer about any on-the-job Subsidies or Special Conditions you might be receiving at work. The value of those Subsidies or Special Conditions can be excluded when the SSA counts your earnings, which could enable you to maintain your current SSDI benefits for a longer period.

Examples of support include an on-site job coach, modified job duties, special equipment, or accommodations (paid for by the employers or VR), extra time to complete job duties, and lower productivity compared to coworkers. Learn more from the [Subsidies or Special Conditions Fact Sheet](#).

Expedited Reinstatement of Benefits

SSDI beneficiaries and SSI recipients who are working and no longer receiving SSA benefits and are unable to work again due to their disability on record, may apply for a reinstatement of benefits. With the Expedited Reinstatement of Benefits (EXR), you will file a shorter application to begin receiving your benefits. Learn more from the [Expedited Reinstatement of Benefits Fact Sheet](#).

Other State Benefits

M.E.D. Works

Medicaid “buy-in” allows you to access Medicaid community-based services not available through other insurers after you secure a job. In Indiana, M.E.D. Works is the “buy-in” program

for individuals who are working. This includes SSDI beneficiaries as well as individuals on SSI. M.E.D. Works allows you to keep Medicaid coverage, continue to work, and assist with Medicaid eligible services you need. To be eligible for M.E.D. Works, you must:

- Be age 16–64; meet Indiana Medicaid income and resource guidelines; meet Indiana M.E.D. Works income limits. (Contact the Indiana Department of Family Resources to determine eligibility);
- Meet Indiana’s Medicaid definition of disability, regardless of employment status;
- Own no more than \$2,000 (for a single person) or \$3,000 (for married couples) in assets;
- Pay a monthly premium, if required.

Most M.E.D. Works members are individuals who are already on Medicaid; however, new applicants can also be eligible. Learn more from the [M.E.D. Works FAQ Fact Sheet](#).

Family Self-Sufficiency Program

The Family Self-Sufficiency Program is a special work incentive designed to promote employment and to increase savings for families receiving Section 8 tenant-based assistance, living in public housing, or those living in housing provided through the Native American Housing Assistance and Self-Determination Act. Learn more from the [Family Self-Sufficiency Program Fact Sheet](#).

Supplemental Nutrition Assistance Program

The federal Supplemental Nutrition Assistance Program (SNAP) is more commonly known as food stamps. When you begin working, if you already receive SNAP, you will still be eligible for food and nutrition assistance, but the amount you receive in food stamps will be reduced, usually \$1 for every \$3 to \$4 you earn. Learn more from the [SNAP Benefits Fact Sheet](#).

Temporary Assistance for Needy Families (TANF)

The core federal requirements for TANF funds are:

- Recipients are limited to 60 months (about 5 years) of TANF funds in a lifetime per family; and
- A parent or caretaker in the household must pursue work to continue receiving benefits.

The federal requirement states that within 24 months (about 2 years) of receiving TANF, work activity should begin. That work activity could be job training, volunteer work, or actual paid employment.

In Indiana, the work program associated with TANF is called IMPACT (Indiana Manpower Placement and Comprehensive Training). TANF counts every penny of unearned income, so it does not take a great amount of Social Security benefits to make a person financially ineligible for TANF benefits.

Asset Building

One of the biggest myths is that if you are receiving SSI, Medicaid, or Medicaid Waiver, you cannot save money for future goals or everyday needs. The following four programs help people with disabilities who are working or students with disabilities who intend to work.

ABLE (a Better Life Experience) Accounts

An ABLE Account is a special savings account that allows individuals with disabilities to save up to \$18,000 per year while keeping their Medicaid and other benefits. If you are working, you may be able to keep more of the money you earn by saving it in an ABLE account. Some ABLE account holders working may be eligible to contribute \$13,590 more to their accounts in 2024.

The advantage of having an ABLE account is that your increased savings will not cause you to lose your Medicaid or Supplemental Security Income (SSI). If your ABLE account balance exceeds \$100,000, your SSI could be affected. Beginning the taxable year of 2024, State Tax Credit: 20% of total contributions, worth up to \$500. ABLE funds can pay for such things as transportation, personal assistant care, tutoring, tuition, travel, technology, or anything that improves one's quality of life. For more information, review the resources below.

- [INvestABLE \(Indiana's ABLE program\)](#)
- [ABLE National Resource Center](#)
- [Benefit and Work Incentive Fact Sheets: ABLE Accounts](#)
- [Indiana Disability Rights: ABLE Account Fact Sheet](#)

Individual Development Accounts

Individual Development Accounts are special savings accounts that can help people save money to buy or fix up a house, start a small business, continue their education, or participate in a training program. Learn more from the [Individual Development Accounts Fact Sheet](#).

Special Needs Trust

The purpose of a Special Needs Trust is to provide a person receiving government assistance with the highest possible quality of life without jeopardizing one's eligibility for those benefits when being over resources is an issue. Special Needs Trusts are used to supplement a person's lifestyle by providing the extras in life, beyond the basic needs that government assistance programs provide. A Special Needs Trust can either be a single, privately drafted trust or a pooled trust and must be used for the beneficiary's sole benefit. Learn more from the resources below.

- [Special Needs Trust Checklist](#)
- [Special Needs Trust and ABLE Accounts Comparison Chart](#)

Master Trust

The Arc of Indiana refers to a pooled trust as a Master Trust, where funds are pooled for investments and/or management. However, each beneficiary has his or her account, called a

subaccount, which is monitored and tracked separately. The Arc of Indiana offers two Master Trusts. The original trust, Trust I, is usually funded by parents or grandparents.

The second trust, Trust II, is funded by someone receiving government assistance, using his or her own money. Both trusts have the same intent, which is to supplement (not replace) basic support programs such as Medicaid, Medicaid Waivers, Supplemental Security Income (SSI), Food Stamps, and HUD/Section 8 Housing.

For information about fees, legal issues, and specifics, you may call 800-382-9100 at www.thearcctrust.org. You should contact a special needs lawyer to help with any final estate needs to ensure all wording on documents is consistent. Learn more from [The Arc Master Trust Book](#).

Resources

- ✓ Center on Community Living and Careers: [Information for Students and Families](#)
- ✓ Center on Community Living and Careers: [Benefits and Work Incentives Fact Sheets](#)
- ✓ Aspire Indiana Health: [Video on Work Incentives Planning and Assistance](#)
- ✓ Ticket to Work Hotline: 1-866-968-7842 or 1-866-833-2967 (TTY), Monday through Friday from 8 a.m. - 8 p.m. ET.

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