

Disability Rights Nebraska

Protection and Advocacy for People with Disabilities

This is basic information and does not constitute legal advice.

Plan to Achieve Self-Support (PASS)

What is a PASS?

A plan to achieve self-support, or PASS, is your plan of action for getting a particular kind of job or starting a business. In the plan, you identify:

- the job you want or the business you want to start (this is your goal);
- the steps you will take to achieve your goal and the things you will need in order to achieve it (these may include things like education or training, a car, child care, or assistive technology); and
- the money you will use to pay for the things you need (this can be any income or assets you have besides Supplemental Security Income (SSI), such as Social Security benefits, wages from a job you already have, or savings).

How can a PASS help me achieve my goal?

If Social Security approves your PASS, they do not count the money you will use for the plan's expenses when they determine your eligibility for Supplemental Security Income (SSI).

This can help in a number of ways:

- It can make you eligible for SSI, which almost always makes you eligible for Medicaid, too. The SSI benefits will replace most of what you spend on your plan's expenses (up to \$674 a month in 2011). Medicaid can cover the cost of medicines and other items not covered by Medicare or private insurance.
- If you already are eligible for SSI, an approved PASS permits a higher benefit amount. The additional SSI benefits fully replace any income you use for plan expenses.
- Any income that Social Security does not count because of a PASS also will not be counted by the agencies that determine your eligibility for food stamps and Federal housing assistance.

What kinds of expenses can I include in a PASS?

PASS expenses may include but are not limited to:

- education or training, including tuition, books, and supplies;
- transportation, including, the lease, rental, purchase, repair, or modification of a vehicle;
- business start-up costs, including equipment, supplies, operating capital, and inventory required to establish and carry on a trade or business;

- assistive technology, including assistive technology mobility devices (power chairs and scooters) and/or upgrades;
- childcare; and
- personal assistance services.

Are there restrictions on PASS goals or expenses?

- If you receive Social Security Disability Insurance (SSDI) benefits, you must be expected to engage in substantial gainful activity when you reach your goal, which will cause your SSDI benefits to stop after a trial work period.
- If you already are eligible for SSI, you must be expected to earn enough, within a reasonable time of achieving your goal, to significantly reduce your SSI benefits.
- There must be a reasonable chance that you can do the work that the job or business will require of you, either on your own or with assistance. If you will need assistance, such as from a support circle or a job coach, you should describe it in your PASS.
- Any expense (except for food and shelter) that is for something you need in order to achieve your goal can be allowed, as long as it is reasonable and a less expensive alternative would not suit your needs just as well.

Who can have a PASS?

Anyone who meets Social Security disability criteria and who has income or assets that make them ineligible for SSI or reduce their SSI payments may be able to benefit from a PASS.

Who prepares the PASS?

You can prepare a PASS on own or you can get assistance from anyone you want. Some PASS preparers work for a fee. In many States, VR counselors help clients develop a PASS. A service provider participating as an employment network (EN) in the Ticket to Work program could help prepare a PASS. SSA can also help you with a PASS at the below contact:

Kansas City Region

| PASS Cadre Location | Jurisdiction | Toll-free Number |
|----------------------------|----------------------------------|----------------------------|
| Kansas City, KS | Kansas, Missouri, Iowa, Nebraska | 866-331-2197 ext #12139 |

How do I submit a PASS to Social Security?

Mail or take your completed PASS application (form SSA-545-BK) to your local Social Security office. You can get a copy of the form from your local Social Security office or online at <http://www.ssa.gov/online/ssa-545.html>. If your goal is to start a business, you must also submit a detailed business plan.

What happens to the PASS?

- A PASS expert will review your PASS application and call you, usually within two weeks of receiving it.
- If changes are needed, the PASS expert will discuss them with you.
- If Social Security does not approve your PASS, you can appeal the decision.
- If Social Security approves your PASS, the PASS expert will contact you from time to time to check on your progress and verify that you are following the approved plan.

SSA has reviewed this publication for technical accuracy only; this should not be considered an official SSA document.