

Monthly tips and resources for young adults, their families, and supporters who are exploring options for life after high school in Indiana.

Turning 18 Changes Things

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In Indiana, when you turn 18, you're legally an adult. The disability benefits you receive may change. If you start working and making money, it could affect your Supplemental Security Income (SSI) benefits. In this issue of What's Next?, we'll explain how this works.

Supplemental Security Income (SSI) After Age 18

When you have a disability, you may qualify for a cash benefit from the Social Security Administration. This is called Supplemental Security Income (SSI) and will help you pay for things you need. SSI is a monthly

payment for people who are blind, disabled, or over age 65 and have low income. If you are under 18, you may already receive the SSI cash benefit (based on your family's income). After you turn 18, the Social Security Administration will contact you to make an "Age 18 Redetermination" and decide if you still qualify for SSI.

It Pays to Work

The amount you can receive through the SSI benefit changes each year. In 2024, the most you can receive is \$943 a month. If the Social Security Administration says you qualify for SSI, you can still work and earn money. This means you can have your job pay and keep your SSI benefit. As you work and earn more, your SSI check amount will reduce. In other words, your monthly SSI check is based on how much you earn. This is OK because you'll still have more money if you work and get SSI.

It Pays to Stay in School

If you're working and still in school, you can get more out of your SSI benefit. There is an incentive called the Student Earned Income Exclusion. If you qualify for this, you can earn up to \$2,290 a month, or \$9,230 a year without losing SSI benefits. You must be under 22, working, and in school to qualify for this incentive.

SSI and Medicaid

SSI and Medicaid benefits share eligibility in Indiana. After you turn 18, you might not qualify for SSI and Medicaid. If this happens, you can apply for another type of Medicaid.

A special rule, known as Section 301, allows you to receive SSI and Medicaid if you:

- do not qualify due to medical improvement, and
- are receiving services from approved programs, such as Vocational Rehabilitation (VR).

To learn more, [ask your VR counselor](#) for information on benefits services or contact the [Indiana Benefit Information Network](#).

Resources:

- [Blind Work Expense](#)
 - [Impairment-Related Work Expenses for SSI](#)
 - [Pre-Employment Transition Services](#)
 - [Student Earned Income Exclusion](#)
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What's Next? is a project of the Center on Community Living and Careers.

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