

Understanding PASS Plan

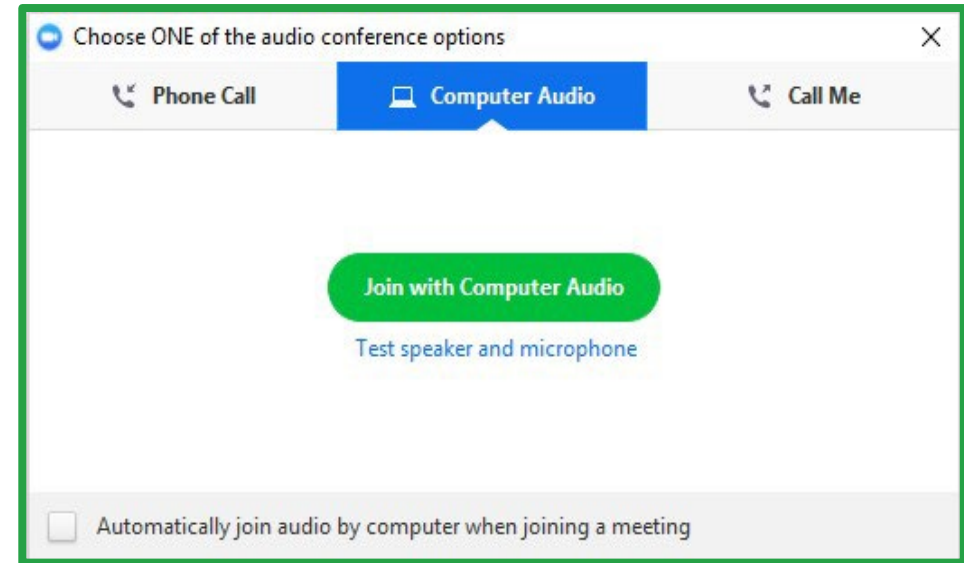
Ciara Ladroma & Molly Sullivan
Griffin-Hammis Associates



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Community Navigator Pilot Program



Creating
Communities
of Economic
Cooperation

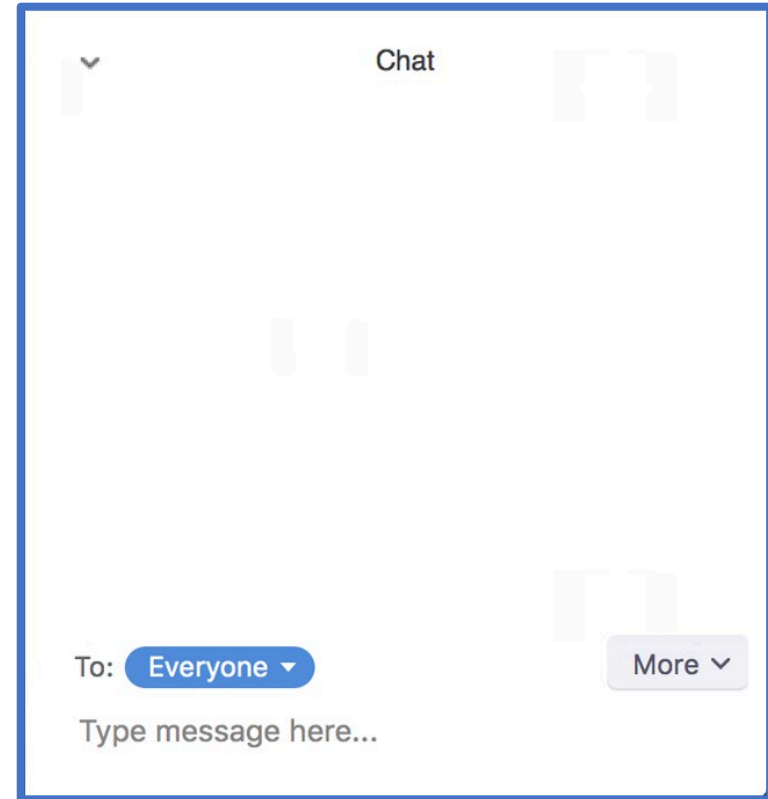
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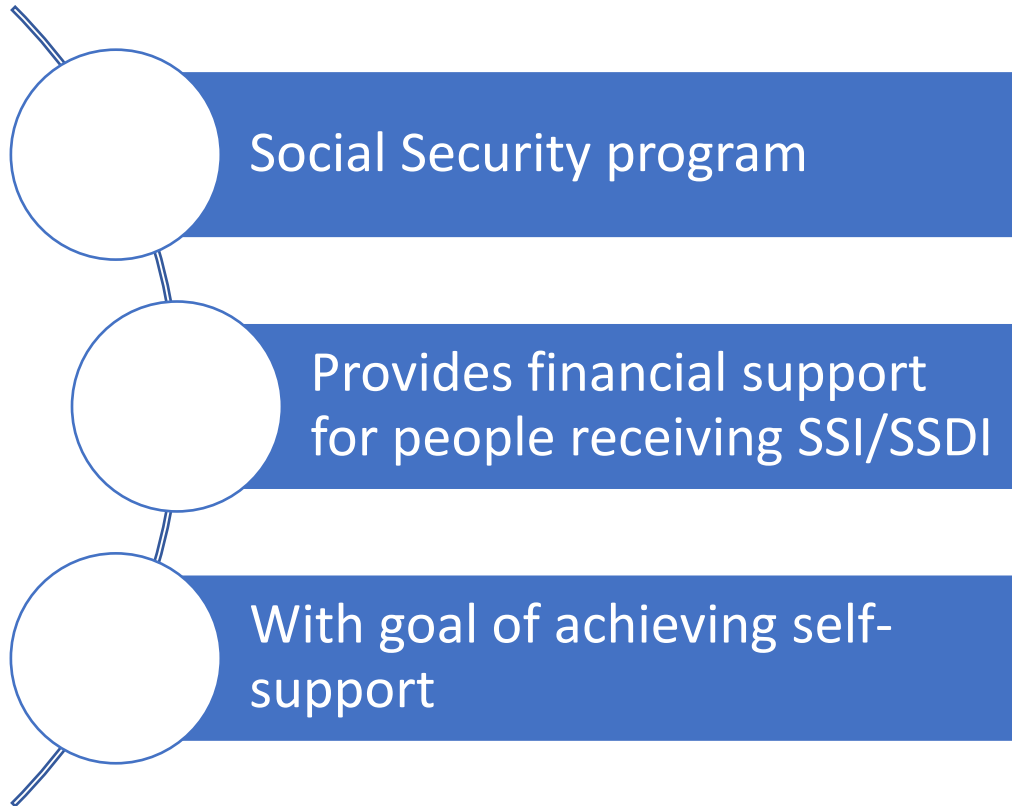
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Welcome!

- Introductions
- Join us in conversation!
 - Zoom chat
 - Q&A
 - Microphones



What is Plan to Achieve Self Support (PASS)?



- Social Security program: Application process and reviews through SSA.
- Provides financial support for people receiving SSI/SSDI: Person with a PASS gets extra SSI to cover living expenses while using other money they have for expenses to achieve self-support.
- Goal of achieving self-support: Person must have earning goal that significantly reduces SSI or stops SSDI.

PASS Example – Shawna

- Shawna and her counselor figured out massage therapy would be a good fit.
- But she needed \$10,000 to pay for training, certification, and start-up expenses.
- Shawna received \$520 of SSDI and \$341 of SSI (\$861 total).
- She couldn't afford the things she needed to reach her work goal.

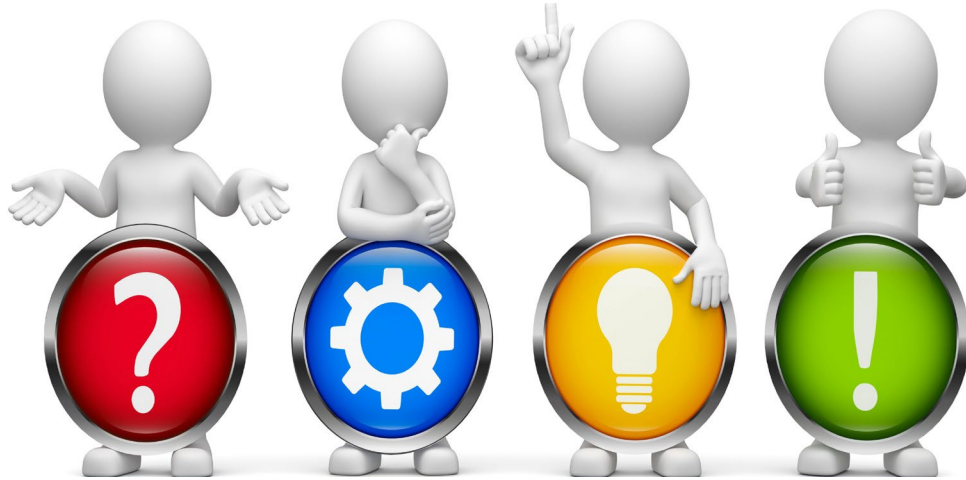


PASS Example – Shawna with a PASS

- With an approved PASS:
 - Shawna used \$500/month of her SSDI for training, certification and start-up expenses.
 - PASS lasted 20 months to meet her specific needs (20 months x \$500 = \$10,000).
 - Her SSDI was not counted by SSI during the PASS.
 - Her SSI was \$841 (rather than \$341) during the PASS to help her pay her living expenses.
 - She reached her goal of earning \$2,000/month by the end of the PASS.



Figuring Out if PASS is a Fit



- Several considerations to figure out if PASS is a good fit:
 - Considerations for person currently getting at least some SSI.
 - Considerations for person currently getting SSDI only (no SSI).
 - Considerations that apply to both groups.
- First – a brief overview of SSDI and SSI

Overview of SSDI and SSI Benefits

- Social Security Disability Insurance (SSDI): Meet SSA definition of disability and have insured status, benefit amount based on work record.
- Supplemental Security Income (SSI): Meet SSA definition of disability or be 65 or older, have countable resources below \$2,000/\$3,000, have countable income below maximum SSI (\$841 - 2022 single rate), benefit amount is maximum SSI minus countable income.
- Build your benefits knowledge and learn ways to confirm benefit type- see [Common Public Benefits webinar](#) and Common Public Benefits handout.



Considerations for Person with SSI (1 of 2)

- PASS is an SSI work incentive, so a person who already has it could be a good fit.
- SSI specific considerations for deciding if PASS is good fit:
 1. Person has money other than SSI to set aside.
 - Look for person receiving less than maximum SSI (\$841 -2022)
 - Shawna example
 - Examples of money other than SSI to set aside: SSDI, wages, unemployment insurance, alimony, child support.

Considerations for Person with SSI (2 of 2)

2. Person has earning goal that will significantly reduce SSI amount
 - When working, SSI is reduced by about $\frac{1}{2}$ of monthly earnings
 - Social Security needs to see earning goal that will cause significant reduction in SSI.

3. Meet other basic PASS criteria (we'll cover later in webinar)

Considerations for Person with SSDI only –no SSI (1 of 2)

- PASS is an SSI work incentive - a person with SSDI only (no SSI) must apply for SSI as part of applying for the PASS.
- SSDI specific considerations for deciding if PASS is good fit:
 1. Person must have countable resources below SSI resource limit.
 - \$2,000 or \$3,000 if married.
 2. Person must be alright with going through new disability determination for SSI application.

Considerations for Person with SSDI only –no SSI (2 of 2)

3. Person often has less money for living expenses, must be able to live on less.
 - No PASS: \$1,050 SSDI
 - With PASS: \$861 SSI/SSDI
 - \$1,050 (SSDI) - \$1,030 (PASS contribution) = \$20 SSDI for living
 - \$20 (SSDI) + \$841 (SSI) = \$861
4. Person has earning goal that will cause SSDI to be suspended or end.
 - Work activity will be above Substantial Gainful Activity (see [Red Book](#))
5. Meet other basic PASS criteria (we'll cover later in webinar)

PASS Example – Manuel

- Manuel found a local need for a mobile locksmith, which was a great fit for him.
- He needed \$18,000 to pay for a van, locksmith equipment, marketing, and other start-up expenses (licensing, insurance, etc.).
- Manuel received \$1,100 of SSDI.
- He couldn't afford the things he needed to launch his business.



PASS Example – Manuel with a PASS

- Manuel applied for SSI and PASS and was approved:
 - He used \$1080/month of his SSDI for business start-up equipment and other expenses.
 - His PASS lasted 17 months to meet his specific needs (17 months x \$1080 = \$18,360).
 - He received \$841 of SSI, plus had \$20 of SSDI (\$861 total) for living expenses.
 - He reached his goal of earning \$2,500/month by the end of the PASS.



Other Considerations - Expenses

- Have expenses need help paying for, such as:
 - Transportation to and from work.
 - Tuition, books, fees, and supplies needed for school or training.
 - Childcare.
 - Attendant care.
 - Employment services, such as job coaching and resume writing.
 - Assistive technology used for employment-related purposes.
 - Supplies to start a business.
 - Equipment and tools to do the job.
 - Uniforms, special clothing, and safety equipment



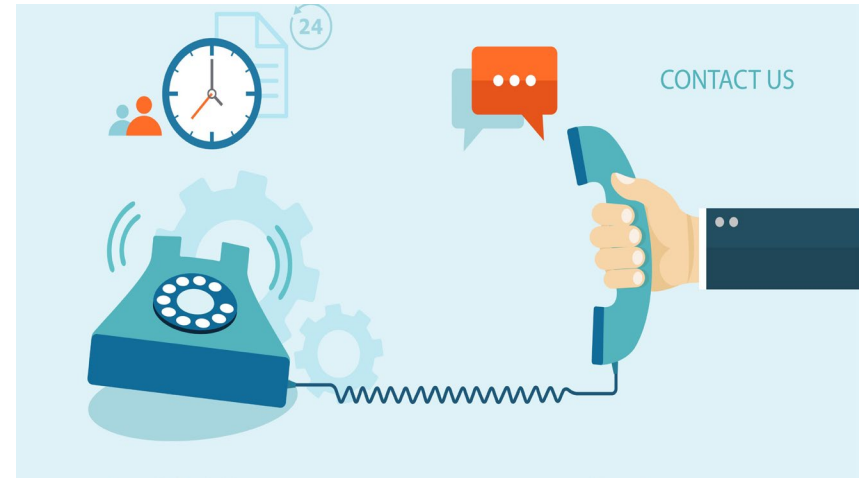
Other Considerations – Plan

- Plan must meet criteria:
 - Must be short-term: PASS must have a start and end date, often 18-36 months needed for self-employment
 - Must be feasible: The work goal must be something that fits the person
 - Must be viable: The plan must be well thought out and all the steps realistic
 - With a self-employment goal, a business plan must be included with the PASS application.



Get Help Figuring Out if PASS is a Fit

- Contact a Work Incentive Planning and Assistance (WIPA) project: call the Ticket to Work Helpline (1-866-968-7842, TTY 1-866-833-2967) or go to choosework.gov to find your local WIPA.
- If working with State Vocational Rehabilitation, ask VR counselor.
- Contact your local [Social Security PASS Specialist](#).



How to Set Up a PASS

1. Create your plan: identify the work goal, figure out the steps to reach the goal, figure out items or services needed to reach goal (get cost estimates), decide how to keep PASS money separate from other money.
2. When goal is self-employment, develop a business plan.
3. Complete [SSA-545-BK](#)
4. Submit completed SSA-545-BK and business plan (if goal is self-employment) to the local SSA office or the [PASS Specialist](#).

PASS Application Decision

- PASS applications are evaluated by a PASS Specialist, who will:
 - Review the plan to make sure it is complete.
 - Decide if your plan will give you a good chance of reaching your goal.
 - Decide if the expenses listed are necessary to reach your goal and if they're reasonably priced.
 - Decide if any changes are needed and discuss those changes with you.
 - Send you a letter to tell you if the plan is approved or denied.
 - Review your progress and PASS financials regularly.

PASS and Other Funding

- PASS could be one of several funding sources to reach a work goal, like with Debra's coffee cart:
 - VR paid \$10,000 for espresso machine and other start-up expenses.
 - SSA approved PASS for \$15,000 for coffee cart.
 - Individual Development Account pulled in \$9,000 for first 6 months of inventory and supplies.



Summary - The Power of PASS

- While PASS doesn't work for everyone, it can be a powerful tool for those it works for!
- PASS is one of handful of ways to get financial help when starting a business that isn't a loan.
- A person receiving SSI and/or SSDI can get help figuring out if PASS is a good fit and can get support with the application process.
- Keep PASS in mind!



Learn More About PASS

- Information about PASS
 - [Social Security Red Book – Plan to Achieve Self Support](#)
 - [Social Security Publication – Working While Disabled – A Guide to Plan to Achieve Self-Support](#)
 - [PASS Application – SSA-545](#)
 - [Cornell University – PASS Online](#)
- Get Help with PASS
 - [Social Security PASS Specialists](#)
 - [Work Incentive Planning and Assistance \(WIPA\) Projects](#)



Community Navigator Pilot Program Goals

Support Entrepreneurs and Small Business owners with disabilities at any point of the Business Life-Cycle.

Reduce barriers accessing needed programs to recover, grow, or start a business.

Increase coordination of the DMV area ecosystem of entrepreneurial support organizations to be responsive and accessible to the needs of entrepreneurs and small business owners with disabilities.

The ecosystem includes; financial assistance, access to capital, contracting and procurement assistance, marketing and communications, operations, management and business development, legal assistance preferred contracting status

For more information contact our Community Navigator:

Ruth Chavez at rchavez@ndi-inc.org



Upcoming Webinars

Start Small Think Big – September 21st from 2:30 to 4:00 pm EST

Self-Employment Resource Exclusions – October 6th from 2:30 pm to 4:00 pm EST

Net Earnings from Self-Employment – October 20th from 2:30 pm to 4:00 pm EST

Click [HERE](#) to Register

We look forward to seeing you at a future webinar!



Let's Chat!

Thank you for attending today's webinar! Questions?
Ciara Ladroma, Cladroma@griffinhammisassociates.com
Griffin-Hammis Associates

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