

# Comparison of Social Security Benefits Transition Age Youth May Receive

Supplemental Security Income (SSI)	Child's Benefits	Childhood Disability Benefits (CDB ) / Social Security Disability Insurance (SSDI)
Eligibility based on disability, blindness, or being over age 65. Other eligibility factors include income and resource limits and certain citizenship requirements.	Eligibility based on age, dependency, and parental relationship with an insured former worker who is now deceased, disabled, or retired and collecting Social Security benefits.	<b>CDB Eligibility</b> based on disability or blindness and parental relationship to an insured former worker who is now deceased, disabled, or retired and collecting Social Security benefits. <b>SSDI eligibility</b> can be reached on youth's own record as well when they reach insured status.
Two different definitions of disability, child and adult. The definition of disability for individuals age 18 and older is the same as for all other Social Security disability programs.	<b>Not a disability benefit.</b> Child's benefits are provided to any eligible child regardless of disability status.	<b>CDB/SSDI:</b> Only one definition of disability applies in this program—the standard definition used by all Social Security disability programs for adults.
SSI is available to any otherwise eligible individual regardless of age. There is no minimum or maximum age limit.	Child's benefits continue until child turns 18 or ceases participation in secondary school. Benefits may continue up to 19 years 2 months if still in school.	Individuals must be at least 18 to qualify for <b>CDB</b> and disability must have begun before age 22. <b>SSDI eligibility</b> reached once they earn enough credits through working.
SSI is a "means-tested" program. Limits placed on earned income, unearned income, and resources. Parental income and resources count when eligibility determinations are made for children under 18 and when calculating the monthly SSI payment. Parents' income/resources not considered after 18.	Child's benefits are not means-tested so unearned income and resources are not considered in any way. Earned income is a factor and may cause a reduction in cash payments based on the Annual Earnings Test (AET) rules.	<b>CDB/SSDI</b> are not means-tested so unearned income and resources are not considered in any way. Earned income is a factor. Employment that Social Security determines to represent Substantial Gainful Activity (SGA) will cause ineligibility.
In North Dakota, an SSI beneficiary is categorically eligible for Medicaid, coverage is not automatic. An application for Medicaid must be made. Medicaid application and eligibility different state to state.	Child's benefits don't come with either Medicaid or Medicare coverage.	<b>CDB/SSDI Eligibility</b> will lead to Medicare coverage once the 24-month Medicare Qualifying Period (MQP) has been served.
Monthly payment amounts will vary from \$1 up to the annual Federal Benefit Rate (FBR). The FBR in 2020 is \$783 per month. Some states supplement the FBR using state funds, North Dakota does not.	Monthly payment amounts are based on the insured worker's past earnings as well as how many other family members are collecting a benefit from the same insured worker.	<b>CDB/SSDI</b> monthly payment amounts are based on the insured worker's past earnings. <b>CDB</b> payment also depends on how many family members are collecting a benefit from the same insured worker.
Marriage may affect both SSI eligibility and the monthly benefit amount. Spousal Income and resources are considered in these determinations.	Marriage may cause ineligibility for child's benefits.	Marriage may cause ineligibility for <b>CDB</b> (some exceptions). <b>SSDI</b> is not affected by marriage.

# Issues Affecting All Youth with Disabilities Regardless of Social Security Benefit Type or Status

## DISCUSSION TOPICS TO EXPLORE

- ✚ Turning 18 means that Social Security views the youth as an adult. Will the youth need a representative payee? Is legal guardianship an issue?
- ✚ Do youth and their family members understand the Social Security reporting requirements? If a parent plans to act as the representative payee, does the parent understand their responsibilities in this capacity? If the parent wants to be payee because the youth isn't used to handling money, have you discussed ways to build the student's money skills so that the student may eventually become his or her own payee?
- ✚ Are youth and their family aware of events that must be reported to Social Security and other agencies, and how and when the reports should be made? Have you helped the youth and family members develop strategies for keeping receipts, keeping track of what benefits the youth receives and from whom, and when and to whom reports were made?
- ✚ Is post-secondary education an option for the youth? Has the youth initiated services with the state VR agency? Are options such as establishing a 529 educational savings account or an ABLÉ account possible?
- ✚ Are long-term asset development strategies important to the student and family? Are there Individual Development Accounts (IDAs) available in the student's area? Is establishing an ABLÉ account a possibility? Is home ownership a goal? Is business ownership a possibility in the future? If the student receives means tested benefits (including Medicaid waiver services) have the impact of countable assets on these benefits been discussed?
- ✚ Have the youth and their family thought about health insurance coverage long term? If the parents provide private health insurance for the youth, this coverage might end in young adulthood, has this been discussed? Have all Medicaid options been explored? If Medicare is an option in the near future, have the student and family thought about the need for Medigap plans or Medicare Part D prescription drug coverage?