

# Youth

## **Age 18 Redetermination**

After you turn 18, Social Security must decide if you meet the adult rules of disability. This is called the “Age 18 Redetermination” and usually occurs sometime during the 12 months after your 18<sup>th</sup> birthday. Social Security will ask you for information about your disability and they may ask you to see a doctor if they need more information. It can be helpful to give Social Security documentation from your doctors and other professionals about the effect of your disability on your daily life and ability to work. Social Security will also ask for information about your income, resources, and living situation. If you plan to pay for your food and shelter, it’s important you tell them those plans.

Once all the information is collected Social Security will decide if you meet the adult rules and if your SSI will continue. If they decide you do not meet that standard, you can appeal the decision. If you request an appeal within 10 days from the written notice, you can also request that your benefits continue during the appeal. If you lose the appeal, you may have to pay those benefits back. If you are participating in a vocational program, you may be able to continue receiving benefits until you successfully complete the program. This is possible through a rule called Section 301.

## **Student Earned Income Exclusion (SEIE)**

A work incentive for SSI only. When you are under 22 years of age and regularly attending school, Social Security may deduct the first \$2,290 per month (2024) of your gross wages to determine your SSI amount. In 2024 they can deduct up to \$9,230 of your annual earnings through the SEIE. The SEIE deduction lets you keep more or even all your SSI when working.

## **ABLE (Achieving a Better Life Experience) Account**

If your disability began before age 26, you may use an ABLE account to save money and maintain eligibility for public benefits. **Money in an ABLE account does not count as a resource for Medicaid.**

You and other people can deposit a combined total of \$18,000/year (2024). When you are working, you could also contribute \$ 14,580 more per year (2024). The maximum lifetime limit is \$517,000. SSI will exclude up to \$100,000 (2024).



You can learn more about ABLE accounts at [www.ablenrc.org](http://www.ablenrc.org) or [www.vermontable.com](http://www.vermontable.com)