

The CareerACCESS Program – Legislative Summary

1. *The Challenge*

Since 1956, young people with disabilities have had to prove their inability to work to be eligible for Social Security disability programs. In particular, SSI (Supplemental Security Income) recipients are relegated to lives of poverty to remain eligible for cash benefits and access to health care. Current SSI rules leave recipients no ability to build assets, resulting in little success moving from poverty into self-sustaining jobs and careers. Young adults with disabilities who are exploring work must balance their need for financial assistance, health care, personal attendant care and accommodation requirements while overcoming low cultural expectations, lack of employment experience and an extremely challenging job market.

The Social Security disability rolls grow annually while the employment rates of people with disabilities stay the same.

This proposed legislative framework, using and building on existing innovative practices, is designed to reverse these trends and increase employment success for American young adults with disabilities. Piloted in up to 5 states, **CareerACCESS** will serve youth who are otherwise eligible for SSI, and eliminate the requirement for applicants to prove an inability to work. Young adults with disabilities will be required to explore career options and develop a personal plan to achieve their goals. The CareerACCESS initiative provides youth up to age 30 with career coaching, benefit/asset building counseling, and employment support services, while maintaining SSI cash benefits, health care, and encouraging asset building throughout this pivotal life transition period.

The goal of the pilot projects is to markedly increase employment rates for American young adults with disabilities and provide a more effective alternative to current SSI rules.

2. *Pilot Project Design*

Establish new eligibility entrance requirements eliminating tests for work incapacity. Applicants with a disability under the age of 28, who meet the current SSI income and resource rules, are auto-enrolled in an alternate benefit program. Eligible applicants must meet or equal the current Social Security Listing of Impairments, excluding the test for work incapacity.

To Do: Congress would require SSA to develop and implement an alternate application process to its current Five Step Sequential Evaluation Process, or modify current rules and procedures.

Design of a mix of new and existing supports, with blended and braided funding from DOE, HHS, DOL, and SSA, to serve young adults with disabilities in compliance with an Individual Career Plan (ICP) that meets federal requirements. The ICP will be reviewed and updated annually by all affected parties. This allows youth to develop their career through an alternative to the current SSI benefits program. If a participant becomes non-compliant for any reason, they may exit to the traditional SSI program.

To Do: Congress authorizes and requires existing, multiple, funding streams and services to be available for participants in the pilot program.

Implement a “cash and counseling” approach, similar to successful Medicaid models, to provide career coaching services to participants and their families. Services include: counseling and guidance on navigating systems, benefits planning, asset development, health care access, as well as career planning and coaching.

To Do: Congress identifies and authorizes funding to train and staff the pilot projects with career coaching services.

Test major simplification of SSI earning/work rules to include allowing CareerACCESS participants to keep their full federal SSI stipend until their earnings plus stipend exceed 250% of the federal poverty level. Then reduce the stipend by \$1 for every \$3 earned. Reevaluate earnings annually. Stipends are to offset the high costs of disability. Allow participants to benefit from work by eliminating asset building limitations, so that assets saved and acquired are held harmless. Asset development is key to stabilizing financial independence. Establish enrollee-friendly, online wage reporting, tracking, and information services.

To Do: Congress authorizes waiving of existing rules to allow for new income, resource, and reporting rules.

Modify the SSI program rules over time for all SSI youth based on the pilot project findings and outcomes. Sunset the program on or before 12 years, depending on objectives met.

To Do: Congress requires evaluation reports **after the first 5 years and every 3 years** thereafter. Reports should include recommendations for CareerACCESS program expansion and modification.