

**MAKING IT
HAPPEN**

**SUPPLEMENTAL SECURITY INCOME
(SSI) BENEFITS**





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SECTION 1

WHAT ARE SUPPLEMENTAL SECURITY INCOME (SSI) BENEFITS?

Supplemental Security Income (SSI) is a federal Social Security Administration (SSA) program that provides monthly checks to people who are legal U.S. residents and elderly, blind or disabled, and who have very little income or resources. The money is for you to use to pay your living expenses (like food, clothing, and rent). You receive this money because, due to your disability, you either cannot work or your job does not pay the minimum amount the government has deemed necessary to cover basic living expenses. If you get SSI, you will also receive **Medi-Cal** health coverage, which includes hospital and outpatient medical care, and you may also be eligible for other public programs, such as **In Home Support Services** (IHSS).



SECTION 2

COULD I/MY FAMILY MEMBER BE ELIGIBLE FOR SSI BENEFITS?

Whether a child or adult, an applicant must first meet the **financial requirements**, and then you must also be determined to have a **qualifying** physical, developmental or mental health condition that is determined to be severe, and that impacts your ability to work and be self-sufficient.

A child under age 18 may receive SSI benefits if they meet both medical and financial requirements, which are based on the family income and resources.

When you become an adult (age 18 or older) you will be eligible for SSI based upon your own income and resources, even if you continue to live with your parents. SSA does not count parent/family income for applicants who are adults.

Not all HRC clients are eligible for SSI benefits. Even though you or your child may have a developmental disability and has been found eligible for regional center services, the Social Security Administration has eligibility requirements that applicants must meet.





What do they mean by legal resident? This includes U.S. Citizens, and certain non-citizens who were lawfully residing in the U.S. before August 22, 1996, certain other individuals who receive special refugee or asylum status, active duty members of the U.S. armed forces, or members of federally recognized Indian tribes. If you entered the U.S. on or after August 22, 1996, then you may not be eligible for the first five years after entering. If you are not sure, it is best to contact the Social Security Administration to find out if you qualify as a legal resident.

How do they determine limited income? Your monthly income may include wages from a job, Social Security benefits, other income such as a pension, and certain non-cash items you receive such as food or shelter. If your income is more than the limits set by SSA then you will not be eligible for SSI.

What resources or assets are counted? In considering your financial eligibility, the SSA looks at things that you own such as cash, money in bank accounts, land, personal property, investments and retirement accounts. The SSA does not count your house if you are living in it. They do not count one car if you need it for transportation for you or a member of your household.

SECTION 3

HOW DO I APPLY FOR SSI BENEFITS?

Usually it is best to schedule an appointment at your local SSA office and let the representative complete the forms with you. Your application for your child under age 18 can be done at any time. Your application for an adult may begin as soon as you or your child reaches age 18. If your child has been receiving SSI prior to turning 18, they will be reassessed for continuing benefits at age 18 or 19, depending upon when they finish school.

You may contact the Social Security Administration by calling their toll-free telephone number at **1-800/772-1213**. When you call or visit a Social Security Administration office, remember to make a note of the date and the person you speak with. Be sure to keep a copy of any written correspondence for your records.





SECTION 4

CAN SOMEONE HELP ME WITH MY SSI APPLICATION?

Anyone you choose can help you complete the forms, go with you to meetings at SSA, interpret or translate for you, help gather and give information, and take you to medical examinations.

If you need someone to speak on your behalf you may sign a statement naming them as your **representative** using the Social Security Administration form SSA-1696. Your representative does not have to be an attorney.

You also may have a **representative payee** if you need help to manage your benefit payments. The representative payee manages the bank account to receive your monthly SSI checks and helps take care of the money and pay for expenses on your behalf.

WHAT KIND OF INFORMATION WILL I NEED TO PROVIDE TO SSA?

The more detailed information and documentation you can provide with your application, the more quickly the SSA can decide your eligibility. They may ask you to provide: your Social Security card, proof of your age, citizenship or immigration status, proof of income, proof of your living arrangement, medical records or other related information.

For **proof of age** you will need a birth certificate or other public birth record recorded before age five.

For **proof of your status as a U.S. citizen**, you may use a birth certificate showing your place of birth, a naturalization certificate, a U.S. passport or a certificate of citizenship. If you are not a citizen but are a legal resident as described on page 7, you may use an immigration form or certificate showing your status.

For **proof of earned income** you may provide payroll stubs or, if self-employed, a tax return. For proof of unearned income, you may provide any records (e.g., award letters, court orders, receipts, etc.) showing how much you receive, how often and the source of the income.

For **proof of resources** you may provide a bank statement for all checking and savings accounts, a deed or tax appraisal statement for all property you own besides the house you live in, insurance policies, certificates of deposit, stocks and/or bonds.

For **proof of your living arrangement** you may provide the deed or property tax bill for the house where you live, the lease or a rent receipt and information about other household costs such as food and utilities.

SECTION 5

WHY IS MY LIVING ARRANGEMENT IMPORTANT?

Your living arrangement affects how much your SSI payment will be.

Certain living arrangements can reduce your SSI payment amount. For example, when you live in another person's home and do not pay your "fair share" of the household expenses, you may receive less than the maximum amount of SSI for an adult living independently. On the other hand, if you live in a place without adequate cooking facilities, you may be able to receive a higher amount of SSI.

SECTION 6

WHAT WILL THE SOCIAL SECURITY ADMINISTRATION ASK ABOUT MY DISABILITY?

The Social Security Administration will ask you:

- What is your disability, how long have you had it and how does it affect your ability to work?
- What kind of medical treatments or therapies do you need and what medications do you take?
- You will need the names, addresses and telephone numbers of your doctors and other providers of medical services.
- What dates and places and types of work have you done, if any?

With your consent, your Harbor Regional Center Service Coordinator may send the SSA a copy of the most recent psychological evaluation or nursing assessment. Your doctors may also send medical reports and documentation to the Social Security Administration to support your SSI application.

SECTION 7

WHO DECIDES IF I WILL QUALIFY FOR SSI?

Local government offices called Disability Determination Services (DDS) have medical personnel who make the disability decisions for the SSA. The review process usually takes three to five months from the date of the application.

The SSA will notify you in writing of decisions about your eligibility, the exact amount you will receive, or any change in your payment amount. Each notice will also explain your appeal rights.



WHAT IF I AM DENIED BENEFITS OR I DISAGREE WITH THE AMOUNT OF BENEFITS APPROVED?

If you disagree with the decision made by SSA, you can request an appeal. Make sure to let your Service Coordinator know if SSI is denied. We may be able to help you prepare for an appeal.

HOW LONG CAN I RECEIVE THESE BENEFITS?

In determining your ongoing eligibility for benefits, the SSA may periodically re-evaluate your condition or disability. This is called a **Continuing Disability Review**. You can still appeal if the SSA makes a decision to stop your benefits.

WHAT IF I GET A JOB OR A GIFT OF MONEY? WHAT ARE SOME WAYS THAT MY RESOURCES CAN BE PROTECTED?

Your assets must add up to no more than \$2000 for one person or \$3000 for a married couple, unless you have one of the following:

- A Special Needs Trust - a type of legal arrangement that a family may establish for a son or daughter with a disability that provides financial support for the child during their lifetime. For more information see the HRC booklet on Special Needs Trust: A Guide for Parents.
- An ABLE savings account - Under a new law signed by President Obama in 2014, and passed by the California legislature in 2015, people with a disability that began prior to age 26 may be able to open an ABLE Account that allows them to save up to \$100,000 without losing public benefits such as SSI and Medi-Cal. For more information see the HRC handout on The ABLE Act & CalABLE or go to the CalABLE website at <http://www.treasurer.ca.gov/able>.

- SSA also has special programs to help people with disabilities return to work. You may be able to set up a Plan To Achieve Self Support (PASS plan), to put aside income or resources to meet expenses for reaching a specific goal, such as buying a car. You must ask SSA about this, as the PASS plan must be in writing and approved by SSA.



WHAT AM I REQUIRED TO REPORT?

You must report any changes in your circumstances (e.g., change of address, change in income or resources; change in marital status; eligibility for other benefits; and leaving the U.S. for more than 30 days).

You must report any changes by the 10th day of the next month after the month in which the change occurs.

You also need to report wages on a monthly basis if you are working and earn more than \$85.

WHERE CAN I GET MORE INFORMATION?

Contact your HRC Service Coordinator to discuss any questions you have. She or he will review the issues with you, and may also refer you to a specialist for complex questions/issues.

A good source for the most current information about SSI benefits is your local Social Security Administration office, the Social Security Administration toll-free number:

1-800/772-1213

TTY 1-800/325-0778

or the website www.ssa.gov.



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