

# Applying for Supplemental Security Income

## **SUPPLEMENTAL SECURITY INCOME (SSI)**

### **WHAT IS SSI?**

- ▶ SSI stands for Supplemental Security Income. Social Security administers this program. Monthly benefits are paid to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI.

### **HOW IS SSI DIFFERENT FROM SOCIAL SECURITY BENEFITS?**

- ▶ Many people who are eligible for SSI may also be entitled to Social Security benefits. In fact, the application for SSI is also an application for Social Security benefits. However, SSI and Social Security are different in many ways.
- ▶ Social Security benefits may be paid to you and certain members of your family if you are “insured” meaning you worked long enough and paid Social Security taxes. Unlike Social Security benefits, SSI benefits are not based on your prior work or a family member's prior work.

## SUPPLEMENTAL SECURITY INCOME (SSI)

- ▶ SSI is financed by general funds of the U.S. Treasury--personal income taxes, corporate and other taxes. Social Security taxes collected under the Federal Insurance Contributions Act (FICA) or the Self-Employment Contributions Act (SECA) do **not** fund the SSI program.
- ▶ In Indiana, SSI beneficiaries also can get medical assistance (Medicaid)- to pay for hospital stays, doctor bills, prescription drugs, and other health costs.
- ▶ Many States also provide a supplemental payment to certain SSI beneficiaries. Indiana does not add to payment.

## SUPPLEMENTAL SECURITY INCOME (SSI)

- ▶ SSI beneficiaries may also be eligible for food assistance in every State except California. In some States, an application for SSI also serves as an application for food assistance. In Indiana food assistance must be applied for separately
- ▶ SSI benefits are paid on the first of the month.
- ▶ To get SSI, you must be disabled, blind, or at least 65 years old and have "limited" income and resources.
- ▶ In addition, to get SSI, you must also:
  - reside in the United States or the Northern Mariana Islands;
  - not be absent from the country for a full calendar month or more or for 30 consecutive days or more; and
  - be either a U.S. citizen or national, or in one of certain categories of qualified non-citizens.

## To apply for a child...if under 18

- ▶ You will need to complete an Application for Supplemental Security Income (SSI) AND a Child Disability Report. The report collects information about the child's disabling condition and how it affects his/her ability to function.
- ▶ <https://secure.ssa.gov/apps6z/i3820/main.html> link to Child Disability Report
- ▶ At this time, only the Child Disability Report can be completed online. Please contact us by phone or in person to schedule an appointment to complete the SSI application. We will help you in person or by phone. Call SSA at 1-800-772-1213.

### STEPS TO APPLY

- ▶ REVIEW the Child Disability Starter Kit. This kit answers common questions about applying for Supplemental Security Income (SSI) benefits for children, and includes a worksheet that will help you gather the information you need.
- ▶ CONTACT Social Security right away to find out whether the income and resources of the parents and the child are within the allowed limits, and to start the SSI application process.
- ▶ FILL OUT the online Child Disability Report. At the end of the report, we will ask you to sign a form that gives the child's doctor(s) permission to give us information about his/her disability. We need this information so that we can make a decision on the child's claim.
- ▶ You can now file for Supplemental Security Income (SSI) online but only if you meet certain requirements.

## SUPPLEMENTAL SECURITY INCOME (SSI) ELIGIBILITY REQUIREMENTS

### *WHO IS ELIGIBLE FOR SSI?*

Anyone who is:

- ▶ aged (age 65 or older);
- ▶ blind; or
- ▶ Disabled

### **AND, WHO:**

- ▶ has limited income; and
- ▶ has limited resources; and
- ▶ is a U.S. citizen or national, or in one of certain categories of aliens; and
- ▶ is a resident of one of the 50 States, the District of Columbia, or the Northern Mariana
- ▶ is not absent from the country for a full calendar month or for 30 consecutive days or more;

- ▶ is not confined to an institution (such as a hospital or prison) at the government's expense; and
- ▶ applies for any other cash benefits or payments for which he or she may be eligible, (for example, pensions, Social Security benefits); and
- ▶ gives SSA permission to contact any financial institution and request any financial records about you; and
- ▶ files an application; and
- ▶ meets certain other requirements.

► **WHAT DOES “DISABLED” MEAN FOR A CHILD?**

- If you are under age 18 we may consider you “disabled” if you have a medically determinable physical or mental impairment, (including an emotional or learning problem) that:
- results marked and severe functional limitations; and
  - can be expected to result in death; or
  - has lasted or can be expected to last for a continuous period of not less than 12 months.

This is determined in part by the online Child’s Disability Report

- SSA is committed to providing benefits quickly to applicants whose medical conditions are so serious that their conditions obviously meet disability standards. The Compassionate Allowances (CAL) process is a way of quickly identifying diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information. The CAL process allows Social Security to target the most obviously disabled individuals for allowances based on objective medical information that we can obtain quickly. It is not a separate program from the Social Security Disability Insurance or Supplemental Security Income programs. A complete list of CAL conditions may be viewed online at: <https://www.ssa.gov/compassionateallowances/conditions.htm>.

### ▶ HOW DOES DEEMING WORK FOR A CHILD?

- ▶ If a child is under age 18, not married, and lives at home with parent(s) who do not receive SSI benefits, we may consider a portion of the parents' income and resources as if they were available to the child. We may also count a portion of a stepparent's income and resources if the child lives with both a parent **and** a stepparent (or an adoptive parent **and** a stepparent). We also do this when a child is temporarily away at school, returns home during weekends, holidays or during the summer and remains subject to parental control. We call this process "deeming."
  - ▶ We make deductions from deemed income for parents and for other children living in the home. After we subtract these deductions, we use the remaining amount to decide if the child meets the SSI income and resource requirements for a monthly benefit.
- Deeming stops the month after a child turns age 18. Therefore, a child who could not receive SSI because of deeming may be able to get SSI when he or she turns age 18.

### TO APPLY IF OVER 18

You can now file for Supplemental Security Income (SSI) online but only if you meet certain requirements. You are eligible to file online for SSI if you:

- ▶ Are between the ages of 18 and 65;
- ▶ Have never been married;
- ▶ Aren't blind;
- ▶ Are a U.S. citizen residing in one of the fifty states, District of Columbia, or the Northern Mariana Islands;
- ▶ Haven't applied for or received SSI benefits in the past; and

- ▶ Are applying for Social Security Disability Insurance at the same time as your SSI claim. Find out if you are eligible to receive Social Security Disability Benefits.
- ▶ Once you finish the online process, a Social Security representative will contact you for any additional information needed for the applications.

You can also schedule an appointment with a local Social Security office to file an application. Call 1-800-772-1213 (TTY 1-800-325-0778) from 7 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office.

Learn more and start the disability process at our Disability Benefits page at <https://www.ssa.gov/disabilityssi/>

## BEFORE APPLYING

You should have the following information at hand. It will make completing the application much easier.

### Information About You

- ▶ Your date and place of birth and Social Security number
- ▶ The name, Social Security number and date of birth or age of your current spouse and any former spouse. You should also know the dates and places of marriage and dates of divorce or death (if appropriate)
- ▶ Names and dates of birth of your minor children
- ▶ Your bank or other financial institution's Routing Transit Number and the account number, if you want the benefits electronically deposited

### Information About Your Medical Condition

- ▶ Name, address and phone number of someone we can contact who knows about your medical conditions and can help with your application
- ▶ Detailed information about your medical illnesses, injuries or conditions:
  - Names, addresses, phone numbers, patient ID numbers and dates of treatment for all doctors, hospitals and clinics;
  - Names of medicines you are taking and who prescribed them; and
  - Names and dates of medical tests you have had and who sent you for them.

### Information About Your Work

- ▶ The amount of money earned last year and this year
- ▶ The name and address of your employer(s) for this year and last year
- ▶ A copy of your [Social Security Statement](#)
- ▶ The beginning and ending dates of any active U.S. military service you had before 1968
- ▶ A list of the jobs (up to 5) that you had in the 15 years before you became unable to work and the dates you worked at those jobs
- ▶ Information about any workers' compensation, black lung, and/or similar benefits you filed, or intend to file for. These benefits can:
  - ▶ Be temporary or permanent in nature;
  - ▶ Include annuities and lump sum payments that you received in the past;

### Information About Your Work

- ▶ Be paid by your employer or your employer's insurance carrier, private agencies, or Federal, State or other government or public agencies; and
- ▶ Be referred to as:
  - ▶ Workers' Compensation;
  - ▶ Black Lung Benefits;
  - ▶ Longshore and Harbor Workers' Compensation;
  - ▶ Civil Service (Disability) Retirement;
  - ▶ Federal Employees' Retirement;
  - ▶ Federal Employees' Compensation;
  - ▶ State or local government disability insurance benefits; or
  - ▶ Disability benefits from the military (This includes military retirement pensions based on disability but not Veterans' Administration (VA) benefits.)

### WHEN TO APPLY

- Apply as soon as possible so that you do not lose benefits. Benefits are not paid for time periods earlier than the effective date of your application.
- If you call us to make an appointment to apply and you file an application within 60 days of the call, we may use the date of your call as your application filing date.
- If you do not keep this appointment and you do not contact us to reschedule the appointment, we will try to contact you. If we do not get in touch with you to reschedule the appointment, we will send you a letter. The letter will say that if you file an application within 60 days from the date of the letter, we will use the date of your original contact with us as your SSI application date.
- If you are in a public institution but you will be leaving within a few months, you may not be eligible for SSI until you leave. You may, however, be able to apply before you leave so that SSI benefits can begin quickly after you leave. Check with the institution and contact us about filing an application under the "prerelease procedure."

- ▶ If you are a disabled youth in foster care, eligibility for foster care payments in most States ends when you attain age 18. You may need the income support and health services that result from SSI eligibility to ease the transition to independent living. To help with this transition, SSA may accept an SSI application from you up to 90 days before your foster care eligibility ends due to age.

#### YOU HAVE THE RIGHT TO APPLY

Anyone may apply for SSI.

There is no charge to apply.

#### YOU HAVE THE RIGHT TO RECEIVE HELP FROM SOCIAL SECURITY FILLING OUT ALL THE INFORMATION

### Resources for Supplemental Security Income

Benefit Eligibility Screening Tool (BEST) find out whether you are eligible <https://ssabest.benefits.gov>

Online booklet, What You Need to Know When You get Supplemental Security Income (SSI)

<https://www.ssa.gov/pubs/EN-05-11011.pdf>

About Special Kids (ASK). [Www.aboutspecialkids.org](http://www.aboutspecialkids.org)

1-800-964-4746

