



'The Life of a Child' - SSA PSA





Social Security: With You Through Life's Journey...



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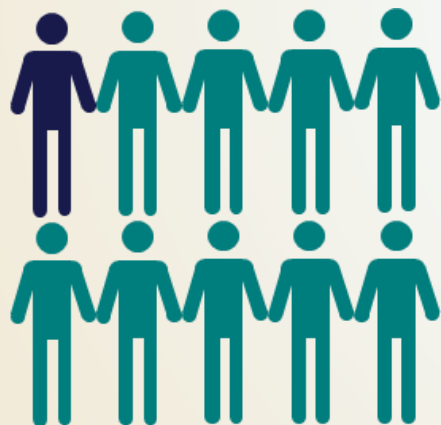


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Did You Know?



According to the U.S. Census Bureau, **85.2 million** people living in the United States - 27% of the population - live with a **disability**.



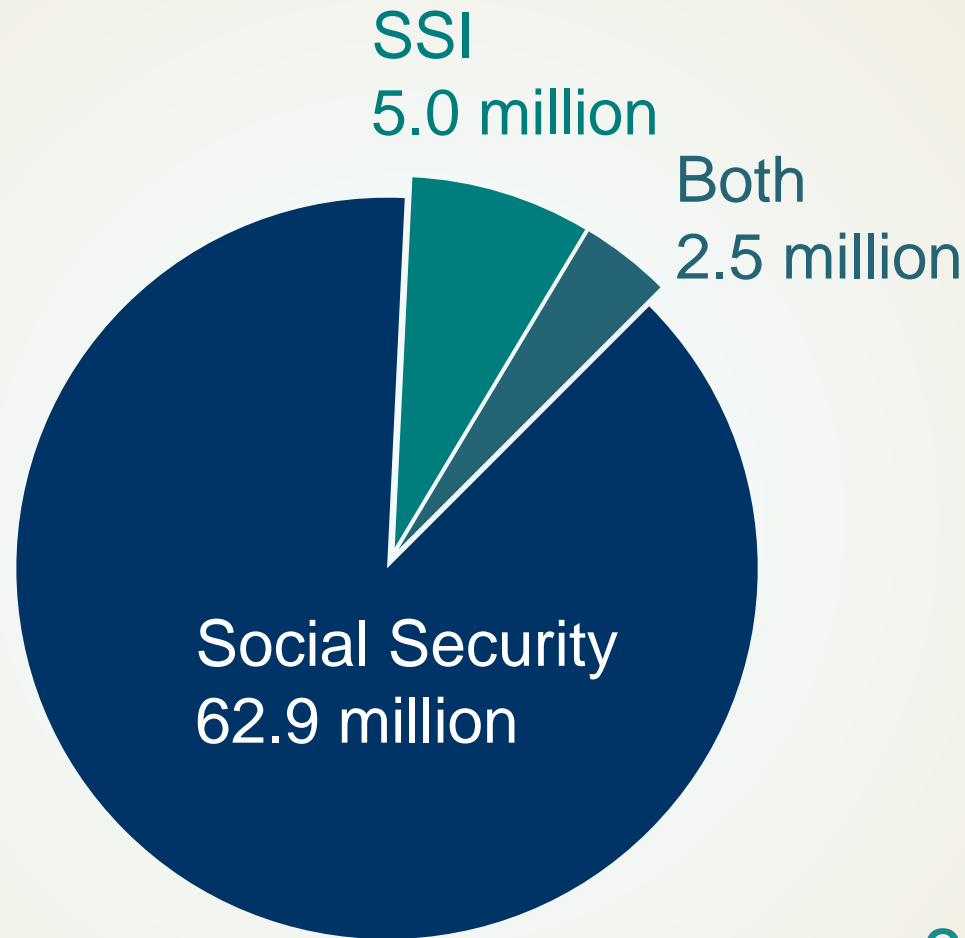
Of those, **55.1 million** people – 18% of the population - live with a **severe disability**.



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Social Security Program Beneficiaries



October 2022



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Supplemental Security Income (SSI)



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Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Source of payment is through the Disability trust fund.	Payments come from general tax revenues, NOT SSA trust funds. SSI payments are not based on a person's earnings.
An insurance that workers earn by paying Social Security taxes on their wages.	A needs-based public assistance program that does not require a person to have work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources.
Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



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SSI Benefit Rates

Effective January 2023

Individual

\$914 a month

Couple

\$1,371 a month



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Requirements for Getting SSI (Adults)

To be eligible for SSI, you must:

- have limited income and resources;
- be age 65 or older;
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.



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SSI Benefits for Adults

Resource limits:

- \$2,000 for individual
- \$3,000 for couple



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Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

Individual Limit: \$2,000 / Couples Limit: \$3,000



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Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veteran Affairs benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



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SSI for Children

Who is considered a “child” for SSI?

A disabled person who is neither married nor head of a household and:

- is under age 18; or
- is under age 22 and is a student regularly attending school.



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SSI Requirements for Children

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.
- Condition must be expected to last at least 12 months or result in death.



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SSI Resource Limits for Children

- Resource limits:
 - \$4,000 if living with 1 parent
 - \$5,000 if living with 2 parents
 - \$2,000 if not living with either parent, but with another guardian/caretaker.



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Deeming

What is it?

The process of determining how much of a parent(s) income and resources will count is called deeming.

When does it apply?

If the parent(s) has income and/or resources that we must consider and:

- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.



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2023 SSI Deeming Guide

(see qualifiers at bottom of document before using)

Individual	Couple	Child
FBR	FBR	Allocation
\$914	\$1,371	\$457

Parent to Child

<i>Earned Income</i>					<i>Unearned Income</i>					
1 Parent		2 Parents			1 Parent		2 Parents			
# IC's	Starts	Cutoff	Starts	Cutoff	# IC's	Starts	Cutoff	Starts	Cutoff	#IC's
0	\$1,954	\$3,781	\$2,868	\$4,695	0	\$955	\$1,868	\$1,412	\$2,325	0
1	\$2,411	\$4,238	\$3,325	\$5,152	1	\$1,412	\$2,325	\$1,869	\$2,782	1
2	\$2,868	\$4,695	\$3,782	\$5,609	2	\$1,869	\$2,782	\$2,326	\$3,239	2
3	\$3,325	\$5,152	\$4,239	\$6,066	3	\$2,326	\$3,239	\$2,783	\$3,696	3
4	\$3,782	\$5,609	\$4,696	\$6,523	4	\$2,783	\$3,696	\$3,240	\$4,153	4
5	\$4,239	\$6,066	\$5,153	\$6,980	5	\$3,240	\$4,153	\$3,697	\$4,610	5
6	\$4,696	\$6,523	\$5,610	\$7,437	6	\$3,697	\$4,610	\$4,154	\$5,067	6
7	\$5,153	\$6,980	\$6,067	\$7,894	7	\$4,154	\$5,067	\$4,611	\$5,524	7
8	\$5,610	\$7,437	\$6,524	\$8,351	8	\$4,611	\$5,524	\$5,068	\$5,981	8



Student Earned Income Exclusion (SEIE)

If you are under age 22 and **regularly attending school**, we do not count up to **\$2,220** of your earned income per month when we figure the SSI payment amount. The maximum yearly exclusion for 2023 is **\$8,950**

“Regularly Attending School” means:

- in a college or university for at least 8 hours a week, or
- in grades 7-12 for at least 12 hours a week, or
- in a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or
- for less time than indicated above for reasons beyond the student’s control, such as illness, or
- home schooling, if instructed in grades 7-12 for at least 12 hours a week.



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SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.



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SSI and Age 18 Foster Children

A disabled youth transitioning out of foster care may file an SSI application if he or she:

- lives in a foster care situation;
- alleges blindness or disability;
- appears likely to meet all of the non-medical eligibility requirements when foster care payments terminate;
- expects foster care payments to cease within 180 days of the application filing date; or
- is within 180 days of losing foster care eligibility because of age.



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Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility



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What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- change in citizenship or immigration status
- change in help with living expenses from friends or relatives
- eligibility for other benefits or payments
- admission to or discharge from an institution (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- leaving the U.S. for a full calendar month or for 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape



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When should I apply for disability benefits?

- Apply as soon as your child becomes disabled, **and** you are within the income and resource limits
- Processing an application for disability benefits can take three to five months.
- We may be able to process your application faster if you help us by getting any other information we need.



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How to Apply for SSI (Under Age 18)

- Visit ssa.gov/benefits/ssi/start to let us know you want to apply for SSI for a child under age 18;
or
- Schedule an appointment with us. Call 1-800-772-1213 (TTY 1-800-325-0778) from 8 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;
or
- Begin the process online by completing the Child Disability Report at ssa.gov/childdisabilityreport. A representative will then contact you to complete the application.



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Documents Needed When Applying for Disability/SSI Benefits

- Social Security number(s) for client, parents & siblings
- Name(s)/DOB of household members
- Current proof of income (parent(s)/child)
- Bank information for Direct Deposit
- Information about schools, doctors, hospitals, clinics, and medical tests
- Names of current medications



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Disability Determination Services Office - State

- This state agency completes the initial disability determination decision for us.
- Doctors and disability specialists in the state agency ask your doctors for information about your condition(s). They'll consider all the facts in your case.
- They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated.



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The Life of a Disability Application



Pre-Screening

SSDI?

SSI?

Working SGA?

All forms
received?



Initial Claim
Referred to DDS

Approval = FO
Denial = 60 days
to appeal



Reconsideration
Referred to DDS

Approval = FO
Denial = 60 days
to appeal



Hearing
Referred to OHO

Approval =
FO/PSC
Denial = 60 days
to appeal



Appeals Council

Approval =
FO/PSC

Final Appeal Level



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Special Considerations



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Priority Cases are those identified for priority handling, developed and processed expeditiously. These include:

- Homeless Cases
- Terminal Illness (TERI) Cases
- **Compassionate Allowance (CAL) Cases**
- Wounded Warrior / 100% P&T cases
- **Presumptive Disability or Blindness (PD/PB)**



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Compassionate Allowances (CAL)

- A way of quickly identifying diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information
- Allows Social Security to target the most obviously disabled individuals for allowances based on objective medical information that we can obtain quickly
- Is not a separate program from the Social Security Disability Insurance or Supplemental Security Income programs

socialsecurity.gov/compassionateallowances



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Presumptive Disability (PD) or Presumptive Blindness (PB) for SSI Eligibility

- SSI benefits may start right away based on PD or PB determination if you have:
 - Amputation of a leg at the hip
 - Allegation of total deafness or total blindness
 - Allegation of cerebral palsy
 - Allegation of Down syndrome
 - Low-birth weight baby born weighing less than 1200 grams (2 pounds, 10 ounces) at birth

ssa.gov/ssi/text-expedite-ussi.htm



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ABLE (Achieving a Better Life Experience) Act

- Signed into law December 2014
- Allows certain individuals with disabilities and their families to save money in a tax advantaged savings and investment account, similar to a 529 College Savings Account
- Limits eligibility to individuals who became disabled before turning 26
- Account must be administered by a qualified ABLE program which is available in most states.

WWW.ABLENRC.ORG



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ABLE Account Limits & Qualifying Expenses

- Save up to \$100,000 without affecting benefits.
- Money in ABLE accounts can cover qualified disability expenses.
 - Some of these expenses include:
 - Housing
 - Education
 - Healthcare
 - Transportation
 - Assistive technology
 - Personal support services
 - Job training

WWW.ABLETODAY.ORG



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Trusts Accounts

- Special Needs Trusts
- Pooled Trusts



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Disabled Adult Child (DAC)

- must be unmarried, age 18 or older, have a qualified disability that started before age 22, and meet the definition of disability for adults
- A DAC must not have substantial earnings. In 2023, this means working and earning more than \$1,470 (or \$2,460 if you're blind) a month
- DAC benefits end if the child gets married.
 - Unless marriage is to another DAC



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Auxiliary Benefits for Children

A child must have:

- A parent who's disabled or retired and entitled to Social Security benefits; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12); or
- 18 or older and disabled. (The disability must have started before age 22.)



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Representative Payee

- Social Security's Representative Payment Program appoints a relative, friend, or other interested party to serve as the 'representative payee' who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.
- We thoroughly investigate those who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary's payments and is given the authority to use them on the beneficiary's behalf.
- Our *Representative Payee Portal*, accessible with a **my** Social Security account, lets individual representative payees conduct their own business or manage direct deposit, wage reporting, and annual reporting for their beneficiaries.



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Medicare & Medicaid



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Disability Programs

Title II

SSDI
Social
Security
Disability
Insurance

Medicare

Title XVI

SSI
Supplemental
Security
Income

Medicaid



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[What should I do if I get a call claiming there's a problem with my Social Security number or account?](#)



Social Security

Benefits ▼

Medicare ▼

Card & record ▼

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Español

Sign in

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Prepare

Check eligibility for benefits

Plan for retirement



Apply

Apply for benefits

Sign up for Medicare

After you apply

Check application or appeal status

Appeal application decision

Feedback

Manage benefits & information



Documents

Get benefit verification letter

Get tax form (1099/1042s)



Number & card

Replace card

Request number for the first time

Report stolen number



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Q&A Session



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