Financial Planning for Special Needs - Supplemental Security Income (SSI)

Adapted from the Social Security Administration Website, April 2023
https://www.ssa.gov/ssi/text-understanding-ssi.htm

Supplemental Security Income (SSI):

The Supplemental Security Income (SSI) program provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI payments are also made to people age 65 and older without disabilities who meet the financial qualifications.

Who is Eligible for SSI?

Adults Who:

- Are age 65 and older, or blind, or have a disability.
- Have limited income (wages, pensions, etc.).
- Have limited resources (the things you own).
- Are U.S. citizens, nationals of the U.S., and some noncitizens.
- Reside in one of the 50 states, the District of Columbia, or the Northern Mariana Islands. It does not include Puerto Rico, Guam, or the United States Virgin Islands. Exception: The children of military parent(s) assigned to permanent duty outside the U.S. and certain students temporarily abroad may receive SSI payments outside the U.S.

Children Who:

- Are under age 18 and have physical or mental condition(s) that very seriously limits their daily activities for a period of 12 months or more or may be expected to result in death, and
- Live in a household with limited income (benefits based on need) or resources.
- For more details, visit our webpage about SSI for children.

SSI is different from our Social Security Disability Insurance (SSDI) program. However, the medical requirements are the same for both programs. To get disability payments, you must have a medical condition that is expected to last at least one year or result in death. Also, under both programs, we consider a person “blind” if they have vision no better than 20/200 or a limited visual field of 20 degrees or less in the better eye with the use of eyeglasses. A person whose sight isn’t poor enough to be “blind” may still be considered to have a qualifying disability.
Whether you can get SSI depends on your income and resources *(the things you own)*.

Income

Income is money you receive such as wages, Social Security benefits, pensions, workers compensation, unemployment benefits, and money from friends or relatives. Income also includes such things as food and shelter you get free or for less than its fair market value.

Resources
You may be able to get SSI if your resources *(the things you own)* are worth $2,000 or less. A couple may be able to get SSI if they have resources worth $3,000 or less. We don't count everything you own when we decide if you can get SSI. For example, we don't count the house you own if you live in it, and we usually don't count your vehicle. We do count cash, bank accounts, stocks, and bonds.

How to Apply for SSI:
OPTION 1: Let Us Help You Through the Application Process

The easiest way to begin is to request an appointment to file for benefits. You can request an appointment for yourself or someone you are helping. Our representatives can answer questions, explain needed documents, and guide you through the application process.

What You'll Need to Make an Appointment

- The name, date of birth, Social Security number, mailing address, phone number, and email address (optional) for the person who wants to apply for SSI.
- Your name, phone number, and email address (optional) if you are helping someone else.

To request an appointment, go to https://www.ssa.gov/ssi/start.html

Tell us you want to apply for SSI and other benefits or help someone else to do so. This process takes about 5-10 minutes. We ask for basic information:

- Name, date of birth, and Social Security number of the person interested in SSI
- Mailing address, phone number, and email address (optional) for the person interested in SSI
- Your name, phone number, and email address (optional) if you are helping someone else

After you complete the online process, a Social Security representative schedules an appointment to help you apply for benefits. We will send the appointment date and time by mail (and email, if provided) within 7-14 business days to the person interested in applying. In some cases, a Social Security representative may call to schedule the appointment.

If you prefer to not use the online appointment request, Call us at 1-800-772-1213 to make an appointment to file your application. If you are deaf or hard of hearing, you can call us at TTY 1-800-325-0778.

OPTION 2: Start an Application Online

You can start the application process online. Before you begin, please review the basics to make sure you understand what to expect and the information and documents you'll need to complete the application.
Start an Application (if 18-64) at https://secure.ssa.gov/iClaim/dib
For children - Visit the Child SSI Page at https://www.ssa.gov/benefits/disability/apply-child.html

More information can be found at:
https://www.ssa.gov/pubs/EN-05-11000.pdf
https://www.ssa.gov/ssi/text-child-ussi.htm