

Understanding Supplemental Security Income (SSI)

Rachel Nemhauser
Director of Information and Family Support
The Arc of King County

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- ❖ Promotes and protects the rights of people with intellectual or other developmental disabilities (IDD) so we can all live, learn, work and play in the community.
- ❖ Driven by the fundamental belief that everyone deserves to write their own life story. That means:
 - ❖ Real access to education
 - ❖ Meaningful employment
 - ❖ Quality healthcare
 - ❖ Genuine community connections
- ❖ Part of a national network. At our chapter, we offer information and family support, systems navigation, education & civic engagement support. We also run a supported living program for adults with IDD.
- ❖ We help (or refer!) on any topic. The most common are special education, housing, and Medicaid long-term supports.

What is SSI?



- ❖ It is a **federal** program administered by the Social Security Administration which provides financial assistance to individuals with disabilities who are low income, and have limited resources.
- ❖ Those who are eligible receive a monthly check to support basic needs (food, clothing, shelter). The amount of the check will vary depending on if the recipient is paying rent.
- ❖ Eligibility requirements are different than DDA. You must be eligible both medically and financially.
- ❖ Offers pathways to additional resources and services (DDA and Medicaid)

Eligibility Requirements



Children with IDD:

- Must have a medically determinable physical or mental impairment
- The condition must severely limit functioning and be expected to last at least 12 months or result in death.
- Parental income and resources considered



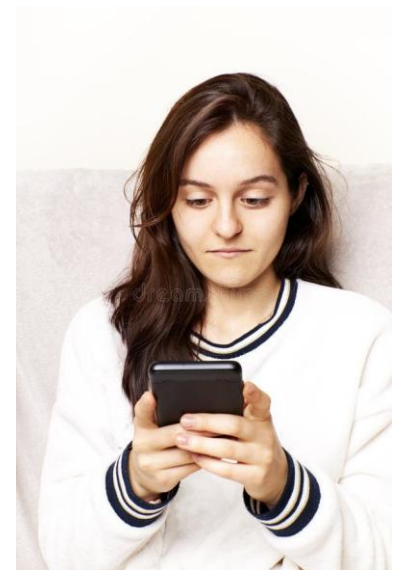
Adults with IDD:

- Defined as having a disability that significantly impacts their ability to work.
- Based on individual income and resource limits (not parental).
- Must have less than \$2000 in assets to continue receiving SSI

Note: To be eligible for SSI as a noncitizen, you must be in one of certain classifications granted by the Department of Homeland Security (DHS). Detailed information about non-citizen eligibility can be found here: <chrome-extension://efaidnbmninnibpcajpcglclefindmkaj/https://www.ssa.gov/pubs/EN-05-11051.pdf>

How to Apply: Adults

- **Online:** Use the [Apply Online for Disability Benefits](#) website to start the disability application process online.
- **Phone:** Call 1-800-772-1213 to make an appointment, or you can make a telephone appointment with a representative at a local Social Security Office to file for SSI benefits.
- **With Help:** Have someone else call and make the appointment for you or assist you with your application for SSI. (The PWD will need to be present, have a signed/notarized POA, or have a legal guardian call on their behalf.)
- Submitting your SSI or disability applications with a commercial product (e.g., Adobe, DocuSign) signature.
- You will need to provide information and work with SSA to get [documents](#) concerning SSI [eligibility](#).



How to Apply: Children

Apply By Phone: Call to make an appointment to file an application at 1-800-772-1213.

Or

Begin the Application Online: Applying for SSI requires 2 steps. You will need to complete the online Child Disability Report AND, with the help of a Social Security representative, complete an Application for SSI.



- ❖ Step 1: Fill out the online Child Disability Report: The report usually takes about an hour to complete and collects information about the child's disabling condition and how it affects their ability to function.
- ❖ Step 2: After you submit a report, SSA will call you within 3-5 business days. Together, you will:
 - ❖ Review the completed Child Disability Report.
 - ❖ Discuss whether the income and resources of the household are within the allowed limits.
 - ❖ Start the SSI application process.

SSI vs. SSDI

SSDI is tied to your work history. It pays benefits to you and certain members of your family if you:

- Have a disability and
- Worked enough years to qualify and paid Social Security taxes during the years you worked

SSI does not require you to have a work history. It provides you with money to cover basics like food, clothing, and housing if you are 65 or older or have a disability.

Can you get SSI and SSDI benefits together?

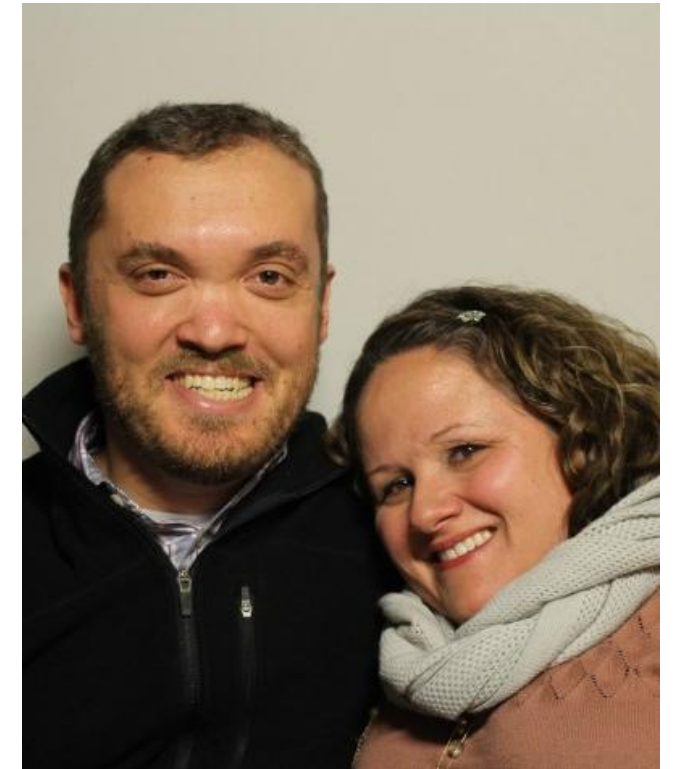
- Depending on your eligibility, you may be able to collect SSDI and SSI benefits at the same time. This is known as receiving “concurrent” benefits. When you are ready, you can apply for both benefits together. After you apply, the Social Security Administration will tell you if you qualify for one or both programs.
- If you receive both benefits, returning to work or increasing work hours could impact benefits.

Representative Payee

A person or organization that the Social Security Administration appoints to manage benefits for someone who can't manage them themselves.

Responsibilities:

- ❖ Use benefits to pay for the beneficiary's current and future needs
- ❖ Save any remaining benefits in an interest-bearing account or U.S. Savings Bonds
- ❖ Provide financial records for review, such as bank statements, receipts, and account balances
- ❖ All children receiving SSI will have a Rep Payee. Only adults deemed “incompetent” will have one.





\$2000 Asset Limit

- ❖ Your adult's assets may not exceed \$2000.
- ❖ Assets exceeding \$2000 may result in discontinuation or reduction of payments. An overpayment charge is also possible.
- ❖ ABLE account!

Room and Board Agreement

SSI requires a room and board agreement when an individual receiving benefits lives with someone else who is providing them with housing and meals, as this is considered "in-kind" income which can reduce their SSI benefit amount.

- 1) Prevents Benefit Reduction:** If an SSI recipient lives with someone who covers all their living costs without a formal agreement, their benefit could be reduced by one-third due to the "in-kind" income received.
- 2) Fair Market Value:** The agreement should specify a reasonable rent amount based on the local market value for similar housing to avoid any issues with the Social Security Administration.
- 3) Documentation Requirement:** The SSA may request proof of the room and board payments to verify the arrangement and ensure the benefit calculation is accurate.

Overpayments

What is an overpayment?

- SSI recipients are required to notify SSA of any life changes or changes in income or expenses, which can impact the month payment received
- If a recipient fails to notify SSA, they may be overpaid by SSA for several months before the overpayment is discovered.
- SSA will send a notice explaining the overpayment and requesting a full refund within 30 days
- If the recipient doesn't repay the overpayment, the SSA may withhold it from their monthly benefit
- The SSA may also withhold the overpayment from a future Social Security benefit or tax refund

What can I do if I receive an SSI overpayment notice?

- Request a reconsideration: File a Request for Reconsideration Form (SSA-561-U2)
- Request a waiver: File a Request for Waiver of Overpayment Recovery (SSA-632)
- Appeal the decision: Request a hearing if the SSA denies the waiver request





Questions about SSI?



Contact Us

The Arc of King County

Information and Family Support

English: 206-829-7053 OR Ask@arcofkingcounty.org

Spanish: 206-829-7030 OR Preguntas@arcofkingcounty.org

Rachel Nemhauser

Director of Information and Family Support

RNemhauser@arcofkingcounty.org or 206-829-7046