



Before the presentation starts, please use your smartphone to create your personal *my* Social Security account at ssa.gov/myaccount or scan the QR code below.

To create an account, you must:



Be at least 18 years of age



Have a Social Security number



Have an email address



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



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Social Security's Disability Programs

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Both have the same definition of disability for eligibility, but **different** non-medical eligibility requirements



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Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- have recent work and a certain number of work credits based on age

[ssa.gov/disability](https://www.ssa.gov/disability)



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Supplemental Security Income (SSI)

What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

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Disability Rules for an Adult (Age 18+) (SSDI and SSI)

Under the Social Security Act, you're disabled if:

- You can't do the work that you did before due to your medical condition
- You can't adjust to other work due to your medical condition
- Your disability has lasted or is expected to last for at least one year or result in death
- Inability to perform substantial work activity



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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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Social Security Disability Insurance (SSDI)



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Social Security Disability Insurance (SSDI)

- ✓ Dependents of recipients are potentially eligible.
- ✓ Medicare is effective after 24 months of eligibility;
- ✓ Medicare is immediate if you receive SSDI benefits because of Lou Gehrig's disease or end-stage renal disease.

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Supplemental Security Income (SSI)



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SSI Benefit Rates

Effective January 2026

Individual

\$994 a month

Couple

\$1,491 a month



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Requirements for Getting SSI

- **Limited income** – money you receive such as wages, Social Security benefits, and pensions.
- **Limited resources** – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Meet SSA definition of disabled
- **Be age 65 or older (*Does not require a medical decision*)**

Note: There are different rules for children.



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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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SSI Resources Limits

Resource limits for Adults:

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

Resource limits for Children:

- \$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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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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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.



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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

[Texas ABLE | Savings Program for Texans with Disabilities](#)



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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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Student Earned Income Exclusion (SEIE)

If you are under age 22 and **regularly attending school**, we do not count up to **\$2410** of your earned income per month when we figure the SSI payment amount. The maximum yearly exclusion for 2026 is **\$9730**.

“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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When should I apply for disability benefits?

- Apply as soon as you develop a disability.
- 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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Documents Needed When Applying for Disability Benefits

When applying for disability benefits, you'll need your:

- ✓ Social Security Number (Client, Spouse & Children)
- ✓ Banking information for Direct Deposit
- ✓ **Health care provider(s) information**
- ✓ Names of current medication(s) and lab/test results
- ✓ **Work history (Complete SSA-821/820)**
- ✓ Most recent paystubs, W-2 or self-employment tax return



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How to Apply for SSI (Adult)

You can begin the process and complete a large part of your application online!

You may be eligible to complete your application online if you:

- are between the ages of 18 and 65;
- have never been married;
- are a U.S. citizen;
- 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.



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How to Apply for SSI (Under Age 18)

- Visit [ssa.gov/benefits/ssi/start](https://www.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](https://www.ssa.gov/childdisabilityreport). A representative will then contact you to complete the application.



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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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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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Your most-needed services, online

With a secure *my* Social Security account, you can get services and manage your benefits — anywhere, anytime.

[Sign in or create an account](#)



Get a benefits estimate

Sign in to calculate your benefits estimate.

Apply for benefits

Apply for Retirement, Disability, or other benefits online.

Check your status

See where you are in your application or appeal process.

Replace your card

Find the best way to replace your card.

GO! DIGITAL

Life events



Age milestones

Approaching age 65 (Medicare eligibility)

Approaching Retirement

Becoming an adult



Health changes

Disability, injury, or illness

Staying at a medical facility

Need help managing money



Legal status changes

Naturalization

Change in immigration status

Incarceration



Personal information changes

Name change

Contact information change

Communication preferences



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Learn about changes we're making to your personal *my* Social Security account

Go Digital! Create your personal *my* Social Security account today

An online *my* Social Security account provides you with personalized tools, whether you receive benefits or not. With this free and secure account, you can request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

When you create your account, opt in to receive your notices online, faster and more securely than by mail. Choose the online notice option to get your annual Cost of Living Adjustment (COLA) benefit amount and tax forms up to three weeks earlier than by mail!

Create an Account

Sign In



Feedback



my Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online
- Request a replacement Social Security card if you meet certain requirements
- Report your wages if you work and receive Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits
- Get a benefit verification letter as proof that you are getting benefits
- Check your earnings record, benefit, and payment information
- Update your contact information
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only)
- Submit your advance designation of representative payee request*
- Request a replacement Medicare card
- Get a replacement SSA-1099 or SSA-1042S for tax season
- Complete the Medical Continuing Disability Review Report (SSA-454)

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my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits
- View possible spouse's benefits
- Request a replacement Social Security card if you meet certain requirements
- Check the status of your application or appeal
- Get a benefit verification letter as proof that you are not getting benefits
- Get your Social Security *Statement* to:
 - View estimates of your future benefits;
 - Verify your earnings; and
 - View the estimated Social Security and Medicare taxes you've paid

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Function Report

SSA – 3378 (Age 6 to 12)



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Function Report - Child Age 6 to 12th Birthday

Filling Out The Function Report

IF YOU NEED HELP COMPLETING ANY PART OF THIS FORM, CONTACT YOUR SOCIAL SECURITY OFFICE. WE WILL HELP YOU.

The information that you give us on this form will be used by the office that makes the disability decision on the child's claim. You can help them by completing as much of the form as you can.

- Print or type.
- Do not ask a doctor or hospital to complete this form.
- Be sure to explain your answer if an explanation is requested or needed.
- If more space is needed to answer any of the questions, please use the "REMARKS" section and show the number of the question being answered.

The information we ask for on this form tells us how you think the child's illnesses or injuries affect the way he or she does many of his or her usual activities.

**PLEASE REMOVE THIS SHEET BEFORE
RETURNING THE COMPLETED FORM.]**

Continued on the Reverse



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**FUNCTION REPORT - CHILD
AGE 6 TO 12th BIRTHDAY**

SECTION 1 - IDENTIFYING INFORMATION

1. A. Print **NAME OF CHILD**:

FIRST

MIDDLE

LAST

B. Child's **SOCIAL SECURITY NUMBER**:

C. Child's **DATE OF BIRTH**:

Month/Day/Year

D. **PERSON COMPLETING FORM**

NAME:

RELATIONSHIP TO CHILD:

DATE FORM COMPLETED:

Month/Day/Year

DAYTIME TELEPHONE NUMBER *(including Area Code)*:

MAILING ADDRESS *(Number and Street, Apt. No. (if any), P.O. Box, or Rural Route)*:

CITY

STATE

ZIP CODE



SECTION 2 - FUNCTION DETAILS

<p>2. A. Does the child have problems seeing?</p> <p><input type="checkbox"/> YES (Continue)</p> <p><input type="checkbox"/> NO (Go to 2.B.)</p>	<p>If "yes," please mark <u>every</u> statement below that is <u>generally</u> true about the child:</p> <p><input type="checkbox"/> Child uses glasses or contact lenses. If the child has problems seeing even with glasses or contact lenses, please explain:</p> <p><input type="checkbox"/> Child cannot be fitted for glasses or contact lenses. Explain:</p> <p><input type="checkbox"/> Child has other seeing problems. If so, please describe:</p>
<p>B. Does the child have problems hearing?</p> <p><input type="checkbox"/> YES (Continue)</p> <p><input type="checkbox"/> NO (Go to 2.C.)</p>	<p>If "yes," please mark <u>every</u> statement below that is <u>generally</u> true about the child:</p> <p><input type="checkbox"/> Child uses hearing aid(s). If the child has problems hearing even with a hearing aid(s) OR has trouble using a hearing aid, please explain:</p> <p><input type="checkbox"/> Child cannot be fitted for hearing aid(s).</p> <p><input type="checkbox"/> Child has other hearing problems. If so, please describe:</p> <p><input type="checkbox"/> Child uses American Sign Language.</p> <p><input type="checkbox"/> Child reads lips.</p>



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2. C. Is the child totally unable to talk?
- YES (Go to 2.D.)
- NO (Continue)

Does the child have problems talking clearly?

- Yes (answer questions below)
- No (continue to question 2.D.)

If "yes," please mark the block that best describes the child in each of the two statements below, and then describe any other speech problems:

Speech can be understood by people who know the child well:

- Most of the time, or
- Some of the time, or
- Hardly ever.

Speech can be understood by people who don't know the child well:

- Most of the time, or
- Some of the time, or
- Hardly ever.

If the child has other problems talking, please explain:



2. D. Is the child's ability to communicate limited?

- YES (Continue)
 NO (Go to 2.E.)
 NOT SURE (Continue)

If "yes," or "not sure," please tell us what the child does or can do by marking "yes" or "no" for each of the following:

- Yes** **No** Deliver telephone messages
 Yes **No** Repeat stories he or she has heard
 Yes **No** Tell jokes or riddles accurately
 Yes **No** Explain why he or she did something
 Yes **No** Uses sentences with "because," "what if," or "should have been"
 Yes **No** Talks with family
 Yes **No** Talks with friends

If necessary, please explain. In addition, please tell us anything else you think we should know about the child's ability to communicate:



2. E. Is the child's ability to progress in learning limited?

- YES (Continue)
 NO (Go to 2.F.)
 NOT SURE (Continue)

If "yes," or "not sure," please tell us what the child does or can do by checking "yes" or "no" for each of the following:

- Yes No Read capital letters of alphabet
 Yes No Read capital letters and small letters
 Yes No Read simple words
 Yes No Read and understands simple sentences
 Yes No Read and understands stories in books or magazines
 Yes No Print some letters
 Yes No Print name
 Yes No Write in longhand (script)
 Yes No Spell most 3-4 letter words
 Yes No Write a simple story with 6-7 sentences
 Yes No Add and subtract numbers over 10
 Yes No Knows days of the week and months of the year
 Yes No Understands money - can make correct change
 Yes No Tells time

If necessary, please explain. In addition, please tell us anything else you think we should know about the child's ability to progress in learning:



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2. F. Are the child's physical abilities limited?

- YES (Continue)
- NO (Go to 2.G.)
- NOT SURE (Continue)

If "yes," or "not sure," please tell us what the child does or can do by checking "yes" or "no" for each of the following:

- Yes No Walk
- Yes No Run
- Yes No Throw a ball
- Yes No Ride a bike
- Yes No Jump rope
- Yes No Use roller skates or roller blades
- Yes No Swim
- Yes No Use scissors
- Yes No Work video game controls
- Yes No Dress/undress dolls or action figures

If necessary, please explain. In addition, please tell us anything else you think we should know about the child's physical abilities:



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Q&A Session



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