

Social Security Administration



Supplemental Security Income (SSI) Program Overview

Supplemental Security Income (SSI)

What is SSI?

- Needs based cash assistance program funded and administered by the Federal government.
- Purpose is to provide a minimum level of income to people who are aged, blind, or disabled, AND who have limited income and resources.

Supplemental Security Income (SSI)

Origins of SSI

- In 1974 SSA was selected to administer the program which had been set up under Title XVI of the Social Security Act.

Supplemental Security Income (SSI)

SSI FBR

- 2011 Maximum Federal Benefit Rate (FBR)
Individual: \$674.00
Couple: \$1011.00

Supplemental Security Income (SSI)

Basic Eligibility Requirements

- Be age 65, blind, or disabled AND
- Be a citizen or a qualified alien AND
- Be a resident of the U.S., D.C., or Northern Marianas AND
- Have income and resources that do not exceed federal guidelines AND
- File an application

Supplemental Security Income (SSI)

Nonmedical Factors of Entitlement

Non Medical Factors of Entitlement

SSI is Needs Based

- Claimants must qualify under Resource and Income Rules
- Resources are valued as of the 1st day of the month

SSI Resource Limits for Adults

- Resource limits
 - \$2,000 for individual
 - \$3,000 for couple
- We count
 - bank accounts (CDs, IRAs)
 - second car
 - stocks and bonds, 401Ks
 - liquid assets
 - Life Insurance policy with a Cash Surrender Value
 - Stocks/Bonds
 - property other than where you live

SSI Resource Limits for Adults

- We don't count as resources
 - home
 - first car
 - burial plots
 - some resources set aside for burial

SSI Resource Limits for Children

- SSI pays benefits to disabled children living in households with limited income and resources
- For eligibility, we look at the income and assets of parent(s) living in the household and those of the child who is disabled

SSI Resource Limits for Children

- Resource limits
 - \$4,000 if living with 1 parent
 - \$5,000 if living with 2 parents
 - \$2,000 if living with other than parents
- We count:
 - bank accounts (including CDs & IRAs)
 - second car
 - stocks and bonds, 401Ks
 - liquid assets
 - life Insurance policy with a Cash Surrender Value
 - stocks/Bonds
 - property other than where you live

SSI Resource Limits for Children

- We don't count as resources
 - home in which family lives
 - first car
 - burial plots
 - some resources set aside for burial

When a Child Reaches Age 18

- 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 rate may apply

Supplemental Security Income (SSI)

Medical Factors of Entitlement

What Happens After the Application?

- Social Security will forward the application to the state Disability Determination Services (DDS) agency
- The DDS will contact medical providers to obtain the medical records
- The DDS may ask for additional information about how the condition affects daily activities

Who Makes the Disability Decision?

- Adjudicative examiners working for the State Disability Determination Service (DDS) agency make the disability determination
- DDS Resources consist of
 - Disability Examiner/Analysts and
 - Licensed Physician/Psychologists

Disability for an Adult (Over Age 18)

- Must have a physical or mental impairment (or combination of conditions)
- Inability to perform substantial work activity
- Disability must be expected to last 12 consecutive months or result in death
- For blindness – 20/200 or worse corrected vision in the better eye or tunnel vision (angle of vision 20 degrees or less)
- We consider age, education and past work activity

Sequential Evaluation for Adult Claims

- Step-by-Step Process
 - Engaging in Substantial Gainful Employment (SGA)?
 - Severe impairment(s)
 - Meets or equals the listings
 - Past work
 - Other work

Determining Disability for Children Under Age 18

- Must have a physical or mental impairment (or combination) that results in marked and severe limitation in functioning
- Condition must be expected to last at least 12 months or result in death

Sequential Evaluation for Child Claims

- Step-by-Step Process
 - Engaging in Substantial Gainful Employment (SGA)?
 - Severe impairment(s)
 - Meets, equals, or functionally equals the listings

Acceptable Medical Sources

- Licensed physicians
 - Medical or Osteopathic Doctors
- Licensed or certified psychologists
- Licensed optometrists
 - visual disorders
- Speech language pathologists
 - For speech and language disorders
- Licensed podiatrists
 - For the foot or foot and ankle

Other Types of Acceptable Sources of Evidence

- | | |
|--|--|
| <ul style="list-style-type: none">■ Audiologists■ Speech & language pathologists■ Chiropractors■ Nurses■ Various Therapists■ Social workers | <ul style="list-style-type: none">■ Social Service agencies■ VR Counselors■ Parents/relatives, neighbors, friends, clergy■ School professionals |
|--|--|

Evaluation of Medical Evidence

- If adequate information is available in existing records, along with the provided, the DDS will make a decision
- The DDS may schedule a consultative examination at our expense if more information is needed about the disabling condition

Why use Consultative Examinations (CE)?

- Obtain more detailed findings, if they do not exist or if can't get them from the treating source
- Obtain technical/specialized tests
- Resolve conflicts that may exist in the medical evidence

When a Child Reaches Age 18

- We make a new disability determination using the adult rules

Medicaid

- People who qualify for SSI also qualify for Medicaid
- Eligibility for state buy-in for SMI (Part B) if the SSI recipient is also eligible for Title II benefits or SMI coverage
- Medicaid coverage can continue even if earned income makes them ineligible for cash payment

Supplemental Security Income (SSI)

SSI Payment and Work Incentives

SSI Payments

Payment Calculations

- Payment calculations consider:
 - Earned Income
 - Unearned Income
 - Living Arrangement

SSI Payments

Payment Example

- SSI has a \$20 general income exclusion

Example: Claimant has \$220 of Unearned Income from Social Security benefits and no other income

$\$220 - \20 (general income exclusion) = $\$200$

Countable Unearned Income = $\$200$

$\$674$ (SSI rate) - $\$200$ = $\$474$ SSI payment/month

- Note: Living Arrangements can impact payment

SSI Payments and Work Incentives

Work Incentives

- Earned Income Exclusion
- Impairment-Related Work Expenses
- Student Income Exclusion
- Blind Work Expenses
- Plan for Achieving Self-Support
- Property Essential to Self-Support

SSI Payments and Work Incentives

What is the Earned Income Exclusion?

- We exclude \$65 plus one-half of remaining monthly earned income wages or self-employment to provide incentive for SSI recipients to work

Example: \$385 of Earned Income and individual has no Unearned Income

$\$385 - \20 (general income exclusion) = $\$365$

$\$365 - \65 (earned income exclusion) = $\$300$

$\$300 - \150 (1/2 remaining earnings) = $\$150$

Countable Earned Income = $\$150$

$\$674$ (SSI rate) - $\$150$ = $\$524$ SSI payment/month

SSI Payments and Work Incentives

What are Impairment-Related Work Expenses?

- Expense for an item or service which is directly related to enabling you to work, and
- Paid out of pocket, not reimbursed by anyone

SSI Payments and Work Incentives

Examples Impairment-Related Work Expenses

- **Attendant Care Services**
 - Those services required to allow the person to work
- **Medical Devices**
 - Wheelchair, prosthesis or other equipment needed to work
- **Work Related Equipment**
 - Braille or special telecommunications equipment

SSI Payments and Work Incentives

Examples Impairment-Related Work Expenses

- Drugs and Medical Services
 - Must be needed in order to work
- Transportation Costs
 - Special Vehicle Modifications (not normal transportation costs)

SSI Payments and Work Incentives

Student Earned Income Exclusion

- We exclude up to \$1,640 per month of earned income, up to a calendar year total of \$6,600, for SSI recipients under age 22 who are in a school or training program
 - Requirements:
 - Regularly attending school requirements:
 - 7-12th Grade = 12 hours per week
 - College = 8 hours per week
 - Training course = 12-15 hours per week

SSI Payments and Work Incentives

Blind Work Exclusion

- A blind SSI recipient who is working may deduct ordinary and necessary work-related expenses from countable earned income.
 - Federal, State, and Local Income
 - Social Security Tax
 - Licenses, union dues
 - Meals consumed at work
 - Mandatory Contributions (pensions and disability)
 - Transportation
 - Service Animal Care

SSI Payments and Work Incentives

Plan for Achieving Self-Support (PASS)

- PASS allows an individual with disability to set aside income and/or resources to pay for things they need to reach a work goal
- Can increase or maintain SSI payment amount by excluding income/resource

SSI Payments and Work Incentives

Plan for Achieving Self-Support (PASS)

- PASS Requirements
 - Must be in writing (SSA -545)
 - Must have expenses necessary to reach goal
 - Must be approved by Social Security
 - Must show anticipated length
 - Must have specified and feasible work goal
 - Must show how money/resources will be used

SSI Payments and Work Incentives

Property Essential to Self-Support (PESS)

- PESS provides for the total or partial exclusion of property needed for self-support under certain conditions.
- What is not counted?
- Property used in a trade or business (ex. Inventory of goods) or personal property used for work as an employee (ex. Tools or equipment).

SSI Payments and Work Incentives

Property Essential to Self-Support (PESS)

- Up to \$6,000 of the equity value of non-business property used to produce goods or services essential to daily activities (ex. Land used to produce vegetables solely for consumption by owner).
- Up to \$6,000 of the equity value of non-business income-producing property if the property yields an annual rate of return of at least 6% (ex. Rental property).
- Liquid resources (ex. Stocks, bonds) are not considered as PESS, except when used as part of a trade or business.

The Application Process

There are several ways to apply for benefits:

- Call or visit any Social Security office to schedule an appointment
- Contact us toll-free at **1-800-772-1213**
(TTY **1-800-325-0778**)

The Application Process

To apply for benefits, a claimant:

- Complete an application
- Provide information about the disabling condition and work activity on a disability report form

Some forms can be completed online

For more information, visit our website:

www.socialsecurity.gov/applyfordisability

The Application Process

When applying for benefits, we will ask the claimant to:

- Describe the disabling condition
- Give us information about where treatment for the disability has been received
- Provide a list of medications that are being taken
- Give us information about their education and past work history
- Authorize release of records to be used in making the disability decision

The Application Process

How can you help?

- Remind the claimant to bring any medical records they may have in their possession to the appointment, this included IEP plans for children
- Make sure the claimant has the names, address and phone number of all medical sources and dates they saw these sources
- The claimant should have names and addresses of three people who we can talk to who know about how the disability affects the claimant

The Application Process

How can you help?

- Emphasize the importance of keeping all appointments in regard to the filing.
 - Initial application In-person/phone
 - Medical Consultative Exams

What You Can Complete Online

Supplemental Security Income (SSI)

*Adult Disability and Work History Report
(i3368)*

Child Disability Report (Form SSA-3820)

Call 1-800-772-1213 (TTY 1-800-325-0778)

or contact the local Social Security office to set up an appointment to complete the SSI application in person or over the phone



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Online Disability Report



Social Security Online
www.socialsecurity.gov

Adult Disability Report

Welcome to the Social Security Adult Disability Report

Form Approved: OMB No. 0960-0579 Expires 11/30/2012

Thank you for using our online Disability Report. This is an important step in the disability application process.

Before you begin...

Before you start this report, you should read [How this Report Works](#) in order to understand the information and documents that may be needed.

You may also want to review the following related links:

Information About This Internet Report

- [Special Instructions For Blind Users](#)
- [How to Move Around in this Report](#)
- [How the Application Process Works](#)

Disability Information

- [Social Security's Definition of Disability](#)
- [How We Make a Disability Decision](#)
- [Information about Social Security's Disability Programs](#)
- [Other Ways To Complete The Disability Report](#)

Legal and Official Information

- [Internet Security Policy](#)
- [Website Policies & Other Important Information](#)
- [Social Security Accessibility Policy](#)

We estimate that it will take approximately 90 minutes to read the instructions, gather the facts, and answer the questions, but this will depend on the number of questions you need to answer. For more information about estimates, go to the [Paperwork Reduction Act](#).

To Start The Report...

If you want to start a new Disability Report, first refer to the instructions under [How this Report Works](#)

I have read the [Privacy Act Statement](#)

Start Report

To Continue Working on the Report...

If you want to finish a Disability Report that you already started:

Go Back to Report I Already Started

If The Claim Is Denied

- The claimant will get a letter explaining our decision
- The may be appealed within 60 days after you receive our notice

Appeals

Generally, there are four levels of appeal:

- Reconsideration
 - Complete review of the claim by a new examiner. We will look at all the evidence submitted when the original decision was made, plus any new evidence
- Administrative Law Judge (ALJ) Hearing
 - ALJ will hear case and question witnesses such as medical or vocational experts
- Appeals Council Review
 - Review of ALJ decision
- Federal Court Review
 - Civil Claim in Federal Court

Appeals

If the application was denied you can request an appeal of the decision on the Internet, by writing, or by contacting the field office.

How to Request an Appeal Online

Go to *www.socialsecurity.gov/disability/appeal*

For medical denial appeals complete and submit these forms online:

- The appeal form mentioned in the decision letter
- An Appeal Disability Report (i3441)

Authorization to Disclose Information

The SSA disclosure form (SSA-827) gives permission for the healthcare providers and others to release records to Social Security

- This form will appear at the end of the online appeal
- It should be printed and completed it by hand
- The claimant must sign it and return it to SSA

To Learn More About SSI

Call, visit or go online to find
any of these pamphlets

Supplemental Security Income (SSI)
Publication No. 05-11000

*Benefits For Children
With Disabilities*
Publication No. 05-10026



For More Information on Work Incentives

www.ssa.gov/work

The screenshot shows the 'The Work Site' page on Social Security Online. The page features a navigation bar with 'Home', 'Questions?', and 'Contact Us' links, and a search box. A 'TICKET TO WORK' logo is prominently displayed on the left. The main content area is titled 'Welcome to The Work Site' and includes a banner with the slogan 'Choose fulfillment. Choose earnings. Choose Work.' Below the banner, there are four main sections: 'Receiving Benefits?', 'Employment Networks and Vocational Rehabilitation', 'Work Incentives Planning and Assistance', and 'Protection and Advocacy'. Each section provides a list of criteria for users to click on. At the bottom, there is an 'About Ticket to Work' section with a paragraph explaining the program's purpose. The page also includes a sidebar with various links such as 'Service Provider Directory', 'Register for Work Incentives Seminar', and 'About Ticket Program'.

Social Security Online
www.socialsecurity.gov

Home | Questions? | Contact Us

Search

TICKET TO WORK

Search The Work Site:

Search

Are you...

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- [Partnership Plus Toolkit](#)
- [Looking for A Work Incentives Planning and Assistance project?](#)
- [Looking for A Protection and Advocacy organization?](#)

General Information:

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- [What's New?](#)
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Welcome to The Work Site

Choose fulfillment. Choose earnings. Choose Work.

Receiving Benefits?

Click above if:

- you received a Ticket in the mail;
- you are interested in the Ticket to Work program;
- you want to return to work;
- you are currently working

Employment Networks and Vocational Rehabilitation

Click above if you are:

- an employer;
- an Employment Network (EN);
- interested in becoming an EN;
- a Vocational Rehabilitation (VR) center

Work Incentives Planning and Assistance

Click above if you are looking for:

- a Work Incentive Planning and Assistance (WIPA) project;
- a Community Work Incentive Coordinator (CWIC)

Protection and Advocacy

Click above if you are looking for:

- a Protection and Advocacy (P & A) organization

About Ticket to Work

The Ticket to Work Program provides most people receiving Social Security benefits (beneficiaries) more choices for receiving employment services. Under this program the Social Security Administration (SSA) issues ticket to eligible beneficiaries who, in turn, may choose to assign those tickets to an Employment Network (EN) of their choice to obtain employment services, vocational rehabilitation services, or other support services necessary to achieve a vocational (work) goal. The EN, if they accept the ticket, will coordinate and provide appropriate services to help the beneficiary find and maintain employment.

Ticket to Work **Choose Work**

Visit Our Website or Call



www.socialsecurity.gov

or

1-800-772-1213

TTY 1-800-325-0778