



Supplemental Security Income (SSI)

Information to help families and individuals with intellectual/developmental or other disabilities understand and plan for SSI.

Planning for SSI

For many individuals with intellectual/developmental disabilities (IDD), Supplemental Security Income (SSI) is a very valuable source of funding. Families want to make informed decisions about future planning for their loved one with IDD and it is a complex process. Even though most people don't qualify on their own financial record until they reach age 18, families need to understand the various SSI restrictions long before that. Parents/caregivers can begin to educate themselves in the early years of their child's life by attending trainings on these issues shared by legal and benefits experts, hosted by The Arc of Illinois and others.

Simply being diagnosed with an ID/DD or having had an Individual Education Plan in school does not qualify an individual for SSI. It is important for parents of children with a diagnosis of ID/DD to keep information that provides proof and creates a paper trail proving that the child has an IDD. This includes but is not limited to medical reports, medication lists, psychological evaluations, psychiatric evaluations/hospitalizations, school evaluations, reports from therapists, and copies of Individual Education Plans (IEPs).

Rules and policies pertaining to SSI are determined at the Federal level. Families must update their knowledge on SSI frequently to assure compliance.

When considering assets, SSI currently has a three year look back. Because of this look back period, a professional should be consulted when moving or cashing in assets.

Assets and SSI

There is an asset test or a maximum amount allowable in assets to qualify for SSI. Assets include: cash, checking and savings accounts, stocks, bonds, savings bonds, money market, cash value of life insurance, non-homestead property, vehicles and anything else of value that you own. If the individual applying is under 18 years of age, parental assets are used in the determination. Assets that parents may hold in a foreign country (i.e. house/land) are also counted.

Often parental assets exceed the maximum, disallowing the child from SSI. Unless parental assets fall below the allowable limits, which are based on a percentage of the poverty level, the child will not qualify as a minor. The application process is less complicated after the child's 18 birthday as parental assets are no longer counted. In order for parental income and assets to NOT count for a child, apply for SSI AFTER the child has turned 18. The child must be 18 on the first of the month that you apply. Only 10% of children in IL with severe disabilities under age 18 ever qualify to receive SSI.ⁱ

How to Apply

An application for SSI can be filed in person or online, but not everyone is eligible to apply online. Children's SSI and some adult applications are not available online. Learn more about the exceptions here:

<https://www.ssa.gov/benefits/ssi/>

Children who received SSI must reapply as adults. More information is available in the SSA publication "What You

Need to Know About Your SSI When You Turn 18", available at: <https://www.ssa.gov/pubs/EN-05-11005.pdf> SSA has free Disability Starter Kits (one for children up to age 17, and one for adults age 18 and over) with all of the details, forms and directions to help you get ready to apply:

https://www.ssa.gov/disability/disability_starter_kits.htm

SSI denials based on disability status can be appealed, but if you are ineligible for SSI for financial reasons you cannot appeal. If you need a psychiatric evaluation as part of your SSI application, but cannot find one, you should submit your application anyhow and SSI will find a psychiatrist for the evaluation.

In Illinois, a separate application has to be filed for Medicaid. The application for SSI typically is completed first, because eligibility for SSI verifies disability status. It's a good idea to attach a copy of your approval letter for SSI to your Medicaid application. **Keep copies of all documents!**

Communication Access and More Information

Regarding communication access, SSA provides all services in English and in Spanish. Additional translated materials and interpreter support are available in another 18 languages at:

<https://www.ssa.gov/site/languages/en/> For more information see the SSA Language Access

Plan: <https://www.ssa.gov/pubs/LAP2022-23.pdf> Additional helpful information:

- ✓ *Understanding Supplemental Security Income* <https://www.ssa.gov/ssi/text-understanding-ssi.htm>
- ✓ The "Red Book" can be found at SSA.gov and this resource has detailed information regarding SSI: <https://www.ssa.gov/redbook/newfor2023.htm>
- ✓ *What You Need to Know When You Get SSI* - <https://www.ssa.gov/pubs/EN-05-11011.pdf>
- ✓ *Working While Disabled: How We Can Help* - <https://www.ssa.gov/pubs/EN-05-10095.pdf>
- ✓ *How You Earn Credits* - <https://www.ssa.gov/pubs/EN-05-10072.pdf>
- ✓ *Who Receives the full monthly maximum by paying pro rata share toward monthly operating expenses?* (\$914.00 in 2023)
<https://www.ssa.gov/ssi/text-living-ussi.htm> ; <https://www.ssa.gov/ssi/spotlights/spot-living-arrangements-htsm> and <https://www.ssa.gov/ssi/spotlights/spot-one-thrid-reduction.htm>

Call 1-800-772-1213 to schedule your appointment. This is helpful especially if you need a bilingual Social Security staff. You can also schedule an appointment online.

ⁱ See: https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2022-09/table04.html as a percentage of all children with special health care needs in Illinois:
<https://www.childhealthdata.org/browse/survey/results?q=9612&r=15&r2=1> (30,733 children in IL with SSI out of 526,331 children with special health care needs, 2021): See also: [How Many Children in IL Have Special Health Care Needs? November 2022 Update](#)