

## What is SSI?

SSI provides monthly payments to people with disabilities and older adults who have little or no income or resources. [\*\*Supplemental Security Income \(SSI\) | SSA\*\*](#)

## Plan for SSI

For many people with disabilities, Supplemental Security Income (SSI) is an important way to get money to help pay for expenses. While some children can qualify for SSI if their household is considered low-income, many other people may not qualify until they are over the age of 18. Parents and caregivers can start learning about this when their child is young by going to classes or presentations about it. These talks are given by experts in law and benefits, and groups like The Arc of Illinois can help.

Just having a disability or an Individualized Education Plan (IEP) from school does not mean someone will get SSI. Parents of kids with disabilities need to keep important papers that show proof of the child's condition. This can include things like IEPs, medical reports, medicine lists, school and psychological tests, and therapy records.

## Assets and SSI

SSI has rules about how much money and property someone can have to qualify. This is called the "asset test." Assets include things like cash, money in the bank, cars, stocks, and anything else of value. If a child is under eighteen, the parents' money and property count toward the limit. If parents have too much money or property, the child might not qualify for SSI. This includes things like houses and land. However, your primary home and one car are excluded from the asset limit.

The rules for SSI are different after the child turns eighteen. Once the child is eighteen, only their own money and property count, not their parents'. Parents should apply for SSI after the child turns eighteen. To make sure only the child's assets count, the application should be made no earlier than the first month after the child's 18<sup>th</sup> birthday.

## Medical Eligibility

The rules to meet medical eligibility are different depending on the age of the person. Under the age of eighteen, a child must have a medical condition, or a combination of conditions, which results in "marked and severe functional limitations." In other words, the child's condition and functioning level would need to differ greatly from another child their same age. [\*\*Benefits For Children With Disabilities 2025\*\*](#)

Over the age of eighteen, an applicant must have a condition that results in those “marked and severe functional limitations,” but instead of comparing with other people that same age, the medical condition must keep them from being able to work and support themselves. The Social Security Administration makes this decision based on whether a person can earn \$1620 per month (\$2700 per month if blind) in 2025. This amount changes every year and is called Substantial Gainful Activity (SGA). **Substantial Gainful Activity**

## How to Apply

You can apply for SSI online. **Apply for Social Security Benefits | SSA** The Social Security Administration encourages people to use their website to start the application process. You can also apply by phone at their national toll-free phone number: 800-722-1213. At this time, children cannot apply online.

NEW: If you need help in-person, you now must make an appointment to visit a local office. **Make or change an appointment | SSA** To find your local office **Social Security Office Locator**

If a child gets SSI, they must be reassessed for eligibility when they turn 18. This process is initiated by your local SSA office. You can read more about this in the SSA booklet “What You Need to Know About Your SSI When You Turn 18,” which you can find here: **<https://www.ssa.gov/pubs/EN-05-11005.pdf>**

The SSA has free Disability Starter Kits to help. There is one for children (up to age 17) and one for adults (18 and older). These kits have all the forms, instructions, and details you need to apply. You can get them here:

**[https://www.ssa.gov/disability/disability\\_starter\\_kits.htm](https://www.ssa.gov/disability/disability_starter_kits.htm)**

If SSI turns you down because of your disability, you can appeal the decision. But if you are turned down for financial reasons, you cannot appeal. If you need a psychiatrist’s evaluation for your application but cannot find one, you should still apply. SSI will help you find a psychiatrist for the evaluation.

In Illinois, you need to apply for Medicaid separately. It is usually best to apply for SSI first because it shows you have a disability. If you get SSI, it is a good idea to include a copy of your approval letter when you apply for Medicaid. Always keep copies of your documents!

## Representative Payee

If an SSI Beneficiary is not able to manage money themselves, then they will need a Representative Payee (or “Rep Payee.”) Social Security law and regulations require payees to use the payments they receive for the current needs of the beneficiary and in their best interests. Once approved, a Representative Payee will receive a letter from the Social Security Administration which is used to open a Representative Payee account at a bank. This account cannot be opened without this letter from the Social Security Administration. [\*\*Frequently Asked Questions \(FAQs\) for Representative Payees | Representative Payee Program | SSA\*\*](#)

## Communication Help and More Information

SSA offers all services in both English and Spanish. They also provide help in eighteen other languages. You can find more information and resources here: [\*\*https://www.ssa.gov/site/languages/en/\*\*](https://www.ssa.gov/site/languages/en/)

Additional helpful information:

- *Understanding Supplemental Security Income* [\*\*https://www.ssa.gov/ssi/text-understanding-ssi.htm\*\*](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: [\*\*What's New in 2025? | The Red Book | SSA\*\*](#)
- *What You Need to Know When You Get SSI:* [\*\*What You Need to Know When You Get Supplemental Security Income \(SSI\)\*\*](#)
- *Working While Disabled: How We Can Help:* [\*\*Working While Disabled: How We Can Help\*\*](#)
- *How You Earn Credits:* [\*\*https://www.ssa.gov/pubs/EN-05-10072.pdf\*\*](https://www.ssa.gov/pubs/EN-05-10072.pdf)
- *Who Receives the full monthly maximum by paying pro rata share toward monthly operating expenses? (\$967.00 in 2025)* [\*\*Living Arrangements | Supplemental Security Income \(SSI\) | SSA\*\*](#) and [\*\*SSI Spotlight on One Third Reduction Provision | Supplemental Security Income \(SSI\) | SSA\*\*](#)