



Westchester Institute
for Human Development

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Welcome!

Community Support Network Transition Institute 2022

SUPPLEMENTAL SECURITY INCOME (SSI) BASICS

Tips, Tricks and How to make it work



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DISCLAIMER

- This presentation is provided for educational purposes only and shall not constitute the provision of professional, legal, tax or other advice. Community Support Network shall have no liability for errors, incorrect information, or inapplicability of information provided to any particular attendee.



Session Agenda

- Provide a brief overview of the Supplemental Security Income application process
- Offer tips to help parents complete an effective application
- Discuss the eligibility requirements
- Answer participants' questions



What is SSI and SSDI?

The Social Security Administration (SSA) is a federal agency that administers two benefit programs known as

Title XVI: Supplemental Security Income (SSI)

Title II: Social Security Disability Income (SSDI)



Title XVI Supplemental Security Income (SSI)

SSI is a federal income supplement program funded by general tax revenues (not social security taxes)

SSI benefits are paid to individuals who need supplemental income if they are 65 or older or if they have a disability. Maximum Benefit for 2022 (\$841).

NYS supplement 2022 (\$87) = \$928

It provides cash to meet basic needs for food, clothing and shelter

Resource test



Title II Social Security Disability Insurance (SSDI)

Title II benefits are paid to individuals with disabilities, and their dependents, who have been employed and paid Social Security taxes

It offers monthly Social Security Disability payments to people under 65 who have qualifying disabilities and sufficient work credits

No resource test



Social Security for the Disabled Adult Child

- An adult with a disability who does not have sufficient social security covered work history or insured status may receive SSDI benefits based on their parents' insured status.
- To be eligible for SSDI benefits as a DAC (disabled adult child) a person must
- Be 18 years or older
- Become totally and permanently disabled before age 22, and
- Be a dependent of an insured worker who is either disabled, retired or deceased



Title XV1 / 11 Comparison Chart

SSI Title XV1

- No waiting period
- No retroactivity beyond the original application date
- Needs based

SSDI Title 11

- 5 month waiting period
- Up to 12 months retroactivity
- Must meet insured status
- No resource test



The Definition of Disability?

- The SSA defines disability for both programs as the inability to engage in substantial gainful activity (SGA) (work) because of
 - Diagnosis
 - Physical or Mental impairment
 - Must last more than 12 months or result in death
 - Children – physical or mental condition(s) that very seriously limit his or her activities



Basic Conditions for the Disability Requirement

- The individual must have a disability that can be documented by a qualified medical examiner.
- The person's disability must be expected to last 12 or more months or be expected to result in death
- The individual cannot be working at the time of the application or
- If working, not earning more than the SGA level (2022 - \$1350 per month, if blind \$2260) except students who can earn up to \$1930 per month or \$7770 annually
- Meet the income and resource test



Eligibility Determination is a Two-Step Process

- ✓ Application and interview
- ✓ Definitive medical determination by the Disability Determination Service



Disability Determination Service (DDS)

- The state DDS makes the disability decision for the SSA. In making the disability determination, DDS workers will ask an individual's doctors and other treatment sources for a medical history of their condition:
- What is wrong
- When did it begin
- What do medical tests indicate
- What treatment has been given



Things Needed for SSI Application

- Social Security Number
 - Proof of age (birth certificate, passport)
 - Proof of citizenship or Documented Status (Permanent Resident Card)
 - Proof of resources (bank statement, deed, burial contract, CD, stocks, bonds, trust if 1st party, title or registration for vehicle)
 - Life Insurance and burial policy information
 - Proof of living arrangement (lease)
 - Name, date of birth and social security # for all household members
- Information of household cost of rent, mortgage, latest tax bills if home is owned, food and utilities
- Legal documents: marriage certificates, divorce papers, adoption papers



Things Needed for SSI Application cont'd

WORK HISTORY

Job title, description of duties, type of business, name of employer, hours worked per day, per week

- **MEDICAL SOURCES**

- Medical reports (name, telephone #s, and addresses of doctors)

- Name of prescription and non-prescription medication taken

- **SCHOOL RECORDS**

- Name and address of school. Name of most recent teacher/counselor

- IEP

- References to speak to how diagnosis affects condition



Income and Resource test

SSI resource limitations are set by statute and a person's countable real or personal property (including cash) must not exceed \$2000 to qualify

Income includes both earned income (monthly gross earnings) and unearned income such as:-

Stocks

Bonds

Child Support

1st party Trust



IN-KIND SUPPORT

- In Kind support and maintenance is unearned income in the form of food, clothing or shelter that is given to an individual or that an individual receives because someone else pays for it.
- Persons over the age of 18 living in another's household and receiving both food and shelter from within the household are considered to be receiving in-kind support
- A determination of in-kind support will reduce the benefit by 1/3



EXPEDITING A CLAIM

- Provide all information for application
- Provide supplemental statements (SSA795) to aid determination of SGA
- Contact each provider and follow up until they file appropriate forms with SSA copying you or your representative
- Consider appointing a representative (SSA1696 SUP1)
- Check the status of claim
- Respond promptly to all queries and notices



Q&A: What questions do you have?



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Resources

SSA Redbook: A guide to work incentives <https://www.ssa.gov/redbook/>

SSA Bluebook: A guide to adult listing of impairments <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

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

What you Need to know about Supplemental Security Income when you turn 18
<https://www.ssa.gov/pubs/EN-05-11005.pdf>

SSA phone #: 1800 772 1213



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Thanks for Participating. You ARE doing enough!

Community Support Network at WIHD www.wihdcsn.org

Main Email: csn@wihd.org

Main Phone: 914-493-8119

or

Debbie Goddard: dgoddard@wihd.org



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