2023

Securing today
and tomorrow

Understanding Supplemental Security Income – 2023 Edition

SSA.gov

UNDERSTANDING SUPPLEMENTAL SECURITY INCOME (SSI)

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INTRODUCTION

We created *Understanding Supplemental Security Income* (SSI) to inform recipients, potential recipients, advocates and other interested agencies and organizations about SSI eligibility requirements and processes.

We hope this information will help you understand the eligibility requirements and the application process. It may also enable recipients to continue receiving SSI for as long as they remain eligible.

Understanding SSI is general information and a reference tool. It is not necessary for you to know everything in *Understanding SSI*. You may simply refer to those sections that are most useful to you.

Please visit our website at ***www.ssa.gov*** if you have any questions while using Understanding SSI. You may also contact your local Social Security office or call our toll-free number **1-800-772-1213**. We can answer most of your questions on the phone. Our website ***www.ssa.gov/ICON/main.jsp*** can help you find your local field office.

You should refer any potentially eligible individuals to us to apply for SSI or to get an answer to any question they may have. If you have any doubts about a person's eligibility, always refer them to us immediately to avoid a possible loss in benefits.

Understanding SSI is not a complete review of all SSI-related rules and policies. It only provides general information and references. It does not replace the information available to you by contacting your local Social Security office or our toll-free number. **You must** contact us for individual case information.

Go to ***www.ssa.gov/ssi/text-understanding-ssi.htm*** to view this *Understanding SSI* publication.

You may also access this publication in Spanish at ***www.ssa.gov/pubs/ES-17-008-SP.pdf*** titled *Comprendiendo el programa de Seguridad de Ingreso Suplementario*.

INFORMATION ABOUT THE SOCIAL SECURITY ADMINISTRATION

SOCIAL SECURITY OFFICES

The Social Security Administration (SSA) has a national network of approximately 1,230 local field offices and 164 local hearing offices. In addition, we have 10 regional offices, 5 National Hearing Centers, 8 centralized processing centers, 5 National Case Assistance Centers, the Appeals Council, and 24 teleservice centers that you can reach by calling our national toll-free number, below. Our national headquarters is near Baltimore, Maryland.

We administer the Social Security, Supplemental Security Income (SSI), and Special Veterans Benefits (SVB) programs. We will answer questions about those programs on the telephone. Informational booklets can be obtained at ***www.ssa.gov*** or upon request. Go to ***https://policy.ssa.gov/poms.nsf/aboutpoms*** to access the Social Security policy manual, called the Program Operations Manual System (POMS).

CONTACTING SOCIAL SECURITY

We are available to assist you by telephone, mail, or at ***www.ssa.gov/agency/contact*** through the internet.

You can call our National 800 Number at **1-800-772-1213** between 8:00 a.m. – 7:00 p.m., Monday through Friday. **Wait times to speak to a representative are typically shorter early in the day (between 8 a.m. and 10 a.m. local time) or later in the afternoon (between 4 p.m. and 7 p.m. local time). We are also less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated telephone services, available 24 hours a day, so you do not need to speak with a representative.

Spanish-speaking representatives are available to speak with callers who prefer to do business with us in Spanish. In addition, if you contact the local SSA field office (FO) or call the 1-800 number, you may request an interpreter to help you communicate with us, which we will provide at no cost. We have telephone interpreter services in more than 120 languages and dialects. Interpreters are available immediately, with no appointment necessary.

If you are deaf or hard of hearing, we will take your telecommunications relay services (TRS) assisted calls at **1-800-772-1213**. If you prefer, you may call Social Security's toll-free TTY-TDD number at **1-800-325-0778** from 7:00 a.m. to 7:00 p.m., Monday through Friday.

If you need assistance that is not available via our online services, the fastest way to obtain service is to contact us by telephone through the toll-free number. Our representatives can answer most questions. If an additional interview is necessary, we can make an appointment for you with a local FO at a time convenient for you.

If you are applying for SSI disability benefits, we will send you an Adult Disability Starter Kit, or a Child Disability Starter Kit if you are applying for a child. Both kits are available in Spanish. The Starter Kits, which are also available on our website at ***www.ssa.gov***, will help you prepare for your interview. The kits provide a fact sheet that answers questions about the disability program, a checklist of items you will need to pursue your claim, and a worksheet for you to use to prepare for some of the questions we will ask you at your interview.

We can schedule most interviews by telephone at a local Social Security office. If you do not want to wait for a scheduled appointment, you may visit any Social Security office and we will serve you as quickly as possible.

When you call or visit us, note the name of any representative you speak with and the date of contact. Put your name and Social Security number on written correspondence with us and keep a copy for your records.

SOCIAL SECURITY WEBSITE

Social Security's website at ***www.ssa.gov*** provides links to our publications, information on Social Security, the benefits we administer, our online claims process and other services. Information on benefits is available in many languages at ***www.ssa.gov/multilanguage*** through the internet. We provide public information materials in many languages.

FIND A SOCIAL SECURITY OFFICE

You can get information online by providing your zip code at ***https://secure.ssa.gov/ICON/main.jsp*** if you need to **find the closest Social Security office**. The information will include a map showing directions to the office and the business hours.

YOU CAN APPLY FOR SOCIAL SECURITY AND SSI ONLINE

You can **find out if you might be eligible for Social Security or SSI** at ***https://ssabest.benefits.gov*** by using our Benefit Entitlement Screening Tool.

You can apply for Social Security retirement, spouse's, disability, or Medicare benefits at ***www.ssa.gov/applyforbenefits*** using our internet application. You can now file for SSI online if you are also applying for Social Security disability benefits if you meet **all** of the following:

- You are between the ages of 18 and 65.
- You have never been married.
- You are alleging a disability.
- You are a U.S. citizen residing in one of the 50 states, the District of Columbia, or the Northern Mariana Islands.
- You have not applied for or received SSI in the past.

If you do not meet all of these online filing requirements, you will need to contact us by phone to apply for SSI.

Once you finish the online process, a Social Security representative will contact you for any additional information needed for the applications.

The Adult Disability Report is available online as part of the disability application. Go to ***www.ssa.gov/childdisabilityreport*** to access The Child Disability Report.

See ***www.ssa.gov/onlineservices*** for the most recent information about what you can do online.

PROOF OF YOUR MONTHLY SSI PAYMENT

If you receive SSI, and you need a letter to **verify your monthly benefit amount**, you can get a benefit verification letter online instantly through a *my* Social Security account. Go to ***www.ssa.gov/myaccount*** to learn more and set up a *my* Social Security account. With *my* Social Security, those who receive benefits can easily view, print, or save an official letter that includes:

- Benefit amount and type.
- Medicare start date and withholding amount.
- Age of beneficiary.

SUPPLEMENTAL SECURITY INCOME (SSI) OVERVIEW

WHAT IS SSI?

SSI stands for Supplemental Security Income. Social Security administers this program. We pay monthly benefits to people with limited income and resources who are blind, age 65 or older, or have a qualifying disability. Children with disabilities or who are blind may also get SSI.

HOW IS SSI DIFFERENT FROM SOCIAL SECURITY BENEFITS?

Many people who are eligible for SSI may also be entitled to Social Security benefits. In fact, the application for SSI is also an application for Social Security benefits. However, SSI and Social Security are different in many ways.

- Social Security benefits may be paid to you and certain members of your family if you are "insured" meaning you worked long enough and paid Social Security taxes. Unlike Social Security benefits, SSI is not based on your prior work or a family member's prior work.
- SSI is financed by general funds of the U.S. Treasury — personal income taxes, corporate and other taxes. Social Security taxes collected under the Federal Insurance Contributions Act (FICA) or the Self-Employment Contributions Act (SECA) do **not** fund the SSI program.
- In most States, SSI recipients can also get medical assistance (Medicaid) to pay for hospital stays, doctor bills, prescription drugs, and other health costs.
- Many States also provide a supplemental payment to certain SSI recipients.
- SSI recipients may also be eligible for food assistance. In some States, an application for SSI also serves as an application for food assistance.
- SSI is paid on the first of the month.
- To get SSI, you must be at least 65 years old, blind, or have a disability, and have "limited" income and resources.
- In addition, to get SSI, you must also:
  - Be either a U.S. citizen or national, or a noncitizen in one of the certain alien classifications granted by the Department of Homeland Security (DHS).
  - Reside in one of the 50 States, the District of Columbia, or the Northern Mariana Islands.
  - Not be absent from the U.S. for a full calendar month or 30 or more consecutive days.

HOW IS SSI LIKE SOCIAL SECURITY BENEFITS?

- Both programs pay monthly benefits.
- The medical standards for disability are generally the same in both programs for individuals age 18 or older. For children from birth to the attainment of age 18 there is a separate definition of disability under SSI. The medical standard is based on the severity of your disability. Financial need is not considered at this step in the eligibility process.
- SSA administers both programs.

NOTE: For more information on Social Security benefits, see page 67.

SUPPLEMENTAL SECURITY INCOME (SSI) GENERAL INFORMATION

SSI MONTHLY FEDERAL BENEFIT RATES (FBRS) AND LIVING ARRANGEMENTS

See the chart below to determine the maximum monthly SSI payment you can get in the following living arrangements if both of the following are true:

- Your State does not add to the SSI monthly FBR
- You have no countable income

See SSI Income on page 16 for more information on countable income.

Depending on what State you live in, you may receive a supplemental payment. Some States contribute to the total amount payable to SSI recipients. This amount varies from State to State. See SSI Benefits on page 12 for more information on the State supplement. The chart below refers to the amount you get from the Federal government only, provided you or your spouse do not receive any other countable income.

Live alone or pay your share of food and housing costs:	**January 2023**
Individual/Child	$ 914.00
Couple	$ 1,372.00
Live in the household of another:	**January 2023**
Individual/Child	$ 609.34
Couple	$ 915.00
Live in a Medicaid Institution:	**January 2023**
For each Individual/Child	$ 30

NOTE: Amounts given are general guidelines only. For more information about living arrangements, see pages 20 and 73.

SSI RESOURCE LIMITS – You can get SSI in all States if we count the things that you own and they are worth less than the following:

	January 2023
Individual/Child	$2,000
Couple	$3,000

NOTE: We do not count all of the things you own as a resource. For more information about resources, see pages 18 and 81.

SUPPLEMENTAL SECURITY INCOME (SSI) ELIGIBILITY REQUIREMENTS

WHO IS ELIGIBLE FOR SSI?

Anyone who:

- Is age 65 or older;
- Is blind; or
- Has a qualifying disability.

And who:

- Has limited income.
- Has limited resources.
- Is a U.S. citizen or national, or a noncitizen in one of certain alien classifications granted by the Department of Homeland Security (DHS). (**NOTE:** In general, an alien who is subject to an active warrant for deportation or removal does not meet the noncitizen requirement.)
- Is a resident of one of the 50 States, the District of Columbia, or the Northern Mariana Islands.
- Is not absent from the 50 States, the District of Columbia, or the Northern Mariana Islands for a full calendar month or for 30 consecutive days or more.
- Is not confined to an institution (such as a hospital or prison) at the government's expense.
- Applies for any other cash benefits or payments for which they may be eligible (for example, pensions or Social Security benefits).
- Gives SSA permission to contact any financial institution and request any financial records about you.
- Files an application.
- Meets certain other requirements.

WHAT DOES "AGED" MEAN?

"Aged" means age 65 or older.

WHAT IS "BLINDNESS"?

Blindness in our disability programs means:

- You have a central visual acuity for distance of 20/200 or less in your better eye with use of a correcting lens; or
- You have a visual field limitation in your better eye, such that the widest diameter of the visual field subtends an angle no greater than 20 degrees.

If you have a visual impairment, but are not blind according to our rules as defined above, you may still be eligible for SSI on the basis of disability. See the definitions of disability for children and adults below.

WHAT DOES HAVING A "DISABILITY" MEAN FOR A CHILD?

If you are under age 18, we may consider you "a child with a disability" if you have a medically determinable physical or mental impairment that:

- Results in marked and severe functional limitations; and
- Can be expected to result in death; or
- Has lasted or can be expected to last for a continuous period of not less than 12 months.

If you are age 18 or older, the adult definition of disability explained below applies.

See SSI for Children on page 23 and page 40 for more information on the childhood disability evaluation.

WHAT DOES HAVING A "DISABILITY" MEAN FOR AN ADULT?

If you are age 18 or older, we may consider you a person with a "disability" if you have a medically determinable physical or mental impairment which:

- Results in the inability to do any substantial gainful activity (see definition of substantial gainful activity on page 35); and
- Can be expected to result in death; or
- Has lasted or can be expected to last for a continuous period of not less than 12 months.

SSA is committed to providing benefits quickly to claimants whose medical conditions are so serious that their conditions clearly meet disability standards.

Compassionate Allowances (CAL) are a way to quickly identify diseases and other medical conditions that, by definition, meet Social Security's standards for disability benefits. These conditions primarily include certain cancers, adult brain disorders, and a number of rare disorders that affect children. The CAL initiative helps reduce the wait time to reach a disability determination for individuals with the most serious disabilities. By incorporating cutting-edge technology, the agency can easily identify potential CAL to quickly make decisions. SSA receives information from the public, advocacy groups, comments received from the Social Security and Disability Determination Services communities, counsel from medical and scientific experts, research with the National Institutes of Health (NIH), and information received from past public outreach hearings regarding potential CAL conditions. Go to ***www.ssa.gov/compassionateallowances/*** for more information on CAL.

WHAT DOES "LIMITED INCOME" INCLUDE?

Income, for the purposes of SSI, includes:

- Money you earn from work;
- Money you receive from other sources, such as Social Security benefits, workers compensation, unemployment benefits, the Department of Veterans Affairs, friends or relatives; and
- Free food or shelter.

NOTE: We do not count all income for SSI, but income that we do count reduces your SSI benefit amount. For more information about SSI income, see page 16.

WHAT ARE "LIMITED RESOURCES"?

Resources, for the purposes of SSI, are things you own such as:

- Cash;
- Bank accounts;
- Stocks, mutual funds, and U.S. savings bonds;
- Land;
- Vehicles;
- Personal property;
- Life insurance; and
- Anything else you own that could be converted to cash and used for food or shelter.

NOTE: We do not count the value of all of your resources for SSI. See SSI Resources on page 13.

The SSI limits for resources that we do count are:

Individual/Child	$2,000
Couple	$3,000

CITIZEN AND NONCITIZEN STATUS

To receive SSI, you must be one of the following:

- A citizen or national of the U.S.
- A noncitizen is a qualified alien or in one of certain alien classifications granted by the Department of Homeland Security (DHS).

WHEN IS A NONCITIZEN ELIGIBLE FOR SSI?

Beginning August 22, 1996, most noncitizens must meet two requirements to be eligible for SSI:

1. They must be in a "**qualified alien**" category.
2. Meet a **condition** that allows qualified aliens to get SSI.

A noncitizen must also meet all of the other requirements for SSI eligibility, including the limits on income, resources, etc.

WHO IS A "QUALIFIED ALIEN"?

There are seven categories of noncitizens who are qualified aliens. You are a "qualified alien" if the Department of Homeland Security (DHS) says you are in one of these categories:

1. Lawfully admitted for permanent residence (LAPR) in the U.S., including "Amerasian immigrant" as defined in P.L. 100-202, with a class of admission AM-1 through AM-8.
2. Granted conditional entry under section 203(a)(7) of the Immigration and Nationality Act (INA) as in effect before April 1, 1980.
3. Paroled into the U.S. under section 212(d)(5) of the INA for a period of at least one year.
4. Refugee admitted to the U.S. under section 207 of the INA.
5. Granted asylum under section 208 of the INA.

6. Deportation is being withheld under section 243(h) of the INA as in effect before April 1, 1997, or removal is being withheld under section 241(b)(3) of the INA.
7. A "Cuban or Haitian entrant" under section 501(e) of the Refugee Education Assistance Act of 1980 or in a status that is to be treated as a "Cuban or Haitian entrant" for SSI purposes.

In addition, you can be a "deemed qualified alien" if, under certain circumstances, you, your child, or your parent has been subjected to battery or extreme cruelty by a family member while in the United States.

UNDER WHAT CONDITIONS IS A "QUALIFIED ALIEN" ELIGIBLE FOR SSI?

If you are in one of the seven "qualified alien" categories listed above, or have been determined to be a "deemed qualified alien" because you have been subjected to battery or extreme cruelty, you may be eligible for SSI if you have limited income and resources and are 65 or older, blind or have a qualifying disability and also meet one of the following conditions:

1. You were receiving SSI and lawfully residing in the U.S. on August 22, 1996.
2. You are a Lawfully Admitted for Permanent Residence (LAPR) with 40 qualifying quarters of earnings. Work done by your spouse or parent(s) may also count toward the 40 quarters of earnings, but only for getting SSI.

   We cannot count quarters of earnings earned after December 31, 1996, if you, your spouse, or your parent(s) worked or received certain benefits from the U.S. government based on limited income and resources during that period.

   IMPORTANT: If you entered the U.S. on or after August 22 1996, then you may not be eligible for SSI for the first 5 years as a LAPR, even if you have 40 qualifying quarters of earnings.
3. You are currently on active duty in the U.S. Armed Forces or you are an honorably discharged veteran and your discharge is not because you are a noncitizen. This condition may also apply if you are the spouse, widow(er), or dependent child of certain U.S. military personnel.
4. You were lawfully residing in the United States on August 22, 1996, **and** you are blind have a qualifying disability.
5. You may receive SSI for a maximum of 7 years from the date DHS granted you qualified alien status in one of the following categories, and the status was granted within 7 years of filing for SSI:
   - Refugee admitted to the United States (U.S.) under section 207 of the Immigration and Nationality Act (INA).
   - Asylee admitted to the U.S. under section 208 of the INA.
   - Noncitizen whose deportation was withheld under section 243(h) of the INA or whose removal is withheld under section 241(b)(3) of the INA.
   - Admitted as a "Cuban or Haitian entrant" as defined under section 501(e) of the Refugee Education Assistance Act of 1980 or in a status that is to be treated as a "Cuban or Haitian entrant" for SSI purposes.
   - "Amerasian immigrant" pursuant to P.L. 100-202, with a class of admission of AM-1 through AM-8.

EXEMPTION FROM THE AUGUST 22, 1996 LAW FOR CERTAIN NONCITIZEN INDIANS

Certain categories of noncitizens may be eligible for SSI and are not subject to the August 22, 1996 law. These categories include:

- American Indians born in Canada who were admitted to the U.S. under Section 289 of the INA.
- Noncitizen members of a Federally recognized Indian tribe who fall under Section 4(e) of the Indian Self-Determination and Education Assistance Act.

ADDITIONAL ELIGIBLE NONCITIZEN CATEGORIES

Victims of Severe Forms of Human Trafficking: You may be eligible for SSI under certain circumstances if the Department of Health and Human Services' Office of Refugee Resettlement and the Department of Homeland Security determine that you meet the requirements of the Trafficking Victims Protection Act of 2000.

Iraqi and Afghan Special Immigrants: If you are an Iraqi or Afghan national who was admitted to the U.S. as a special immigrant, you may qualify for seven years of SSI benefits if you serve as a translator or intrepreter for the U.S. Armed Forces in Iraq or Afghanistan or if you worked for the U.S. government in Iraq.

Afghan humanitarian parolee or Afghan Non-Special Immigrant Parolee: You may qualify for SSI if you are an Afghan humanitarian parolee or Afghan non-special immigrant parolee. On September 30, 2021, Congress passed the Afghanistan Supplemental Appropriations Act 2022 (Public Law 117-43) and Section 2502 of this legislation provides that Afghan humanitarian parolees, known as Non-Special Immigrant Parolees, may qualify for SSI until March 31, 2023, or until the end of their parole period, whichever is later.

Ukrainian humanitarian parolee: You may qualfiy for SSI if you are a Ukraine humanitarian parolee and were paroled between February 24, 2022 and September 30, 2023 (or paroled after September 30, 2023 if you are the spouse or child of such an individual), you may qualify for SSI until the end of your parole period.

NOTE: See the Spotlight on SSI Benefits for Noncitizens, page 106.

WHAT IS RESIDENCY?

You must:

- Live in one of the 50 States, the District of Columbia or the Northern Mariana Islands, with the intent to continue living within these geographic limits; or
- Be a child living with a parent in the military service assigned to permanent duty ashore anywhere outside of the U.S. **NOTE:** See the "SSI Spotlight on Special SSI Rules for Children of Military Personnel Living Overseas", page 104; or
- Be a student temporarily abroad for the purpose of conducting studies as part of an educational program.

WHO IS NOT ELIGIBLE FOR SSI?

Some examples of who is not eligible for SSI include, but are not limited to:

SOMEONE WHO HAS AN UNSATISFIED FELONY OR ARREST WARRANT

You are ineligible to receive SSI for any month during which you have an unsatisfied felony or arrest warrant for:

- Escape from custody;
- Flight to avoid prosecution or confinement; or
- Flight-escape.

In addition, we cannot pay you any retroactive payments if you have one of these unsatisfied felony or arrest warrants. We will hold your retroactive payments until you contact SSA and provide proof that you satisfied the felony or arrest warrant.

SOMEONE WHO IS IN PRISON OR JAIL

If you are receiving SSI and you go to prison or jail (this also includes correctional institutions, such as detention centers, halfway houses, boot camps, etc., but does not necessarily include home confinement) you are not eligible to receive SSI for any full calendar month you are incarcerated. In addition, we cannot pay any retroactive payments for benefits due before you were incarcerated. We will hold the retroactive payments until you contact SSA and provide proof that you are no longer a prisoner.

Please see our pamphlet, *What Prisoners Need to Know*, or view it online at ***www.ssa.gov/pubs/EN-05-10133.pdf*** if you want more information about how being in jail or prison affects your SSI benefits.

In most instances, you can apply for SSI and Supplemental Nutrition Assistance Program (SNAP) benefits several months before you expect to be released from prison or jail. See the Spotlight on the Prerelease Procedure, page 103.

SOMEONE WHO IS IN A PUBLIC INSTITUTION

If you are in any institution for a whole month that is run by a Federal, State or local government, you are not eligible for SSI for that month unless an exception applies such as residence in a public emergency shelter for the homeless or publicly operated community residence. If you expect to leave the institution, you may use the prerelease procedure described in the Spotlight on page 103.

SOMEONE WHO GIVES AWAY RESOURCES

If you give away a resource or sell it for less than it is worth in order to reduce your resources below the SSI resource limit, you may be ineligible for SSI for up to 36 months.

NOTE: See SSI Resources on page 13 and the SSI Spotlight on Transfers of Resources, page 98.

SOMEONE WHO IS A NONCITIZEN SSI RECIPIENT WHO FAILS TO MEET THE NONCITIZEN STATUS REQUIREMENTS

If you are receiving SSI as a noncitizen and you lose your status as an eligible noncitizen, you are not eligible to receive SSI. For example, your SSI will stop if you lose your status as a "qualified alien" (see page 6) because there is an active warrant for your deportation or removal from the U.S.

If you are a noncitizen but you no longer meet the requirements that allow SSI eligibility for noncitizens (see page 6), then your SSI will stop.

SOMEONE WHO IS AN SSI RECIPIENT WHO IS ABSENT FROM THE U.S. FOR A FULL CALENDAR MONTH OR FOR 30 CONSECUTIVE DAYS OR MORE

Except for certain students temporarily abroad for study purposes or a child of military parents stationed overseas, an individual is not eligible for SSI benefits for any month during all of which they have been outside the U.S. Once an individual has been outside the U.S. for 30 consecutive days or longer, they must be back in the U.S. for 30 consecutive days to be eligible for SSI.

SUPPLEMENTAL SECURITY INCOME (SSI) BENEFITS

Generally, the maximum Federal SSI benefit amount changes yearly. SSI benefits increased in 2023 because there was an increase in the Consumer Price Index from the third quarter of 2021 to the third quarter of 2022. Effective January 1, 2023 the Federal benefit rate is $914 for an individual and $1,371 for a couple.

Some States supplement the Federal SSI benefit with additional payments. This makes the total SSI benefit levels higher in those States. SSI benefit amounts and State supplemental payment amounts vary based upon your income, living arrangements, and other factors.

The following States or territories do not pay a supplement to people who receive SSI:

Arizona	North Dakota	West Virginia
Arkansas	Northern Mariana Islands	
Mississippi	Tennessee	

Social Security administers the State supplement for the following States. You may contact us about your total benefit amount.

California	Iowa*	New Jersey
Delaware*	Michigan	Pennsylvania*
District of Columbia*	Montana	Rhode Island*
Hawaii	Nevada	Vermont

*Dual administration State. In these States, Social Security administers some categories of State supplement payments, while the State administers other categories of supplemental payments.

The following States pay and administer their own supplemental payments and you may contact the State for payment information.

Alabama	Louisiana	Ohio
Alaska	Maine	Oklahoma
Colorado	Maryland	Oregon
Connecticut	Massachusetts	South Carolina
Florida	Minnesota	South Dakota
Georgia	Missouri	Texas
Idaho	Nebraska	Utah
Illinois	New Hampshire	Virginia
Indiana	New Mexico	Washington
Kansas	New York	Wisconsin
Kentucky	North Carolina	Wyoming

NOTE: See page 23 for more information on States that supplement Federal SSI benefits to children.

See the publication titled, "SSI Recipient by State and County, 2020" on our website at ***www.ssa.gov/policy/docs/statcomps/ssi_sc/*** for more information.

SUPPLEMENTAL SECURITY INCOME (SSI) RESOURCES

WHAT ARE RESOURCES?

Resources are things you own such as:

- Cash;
- Bank accounts;
- Stocks, mutual funds, and U.S. savings bonds;
- Land;
- Life insurance;
- Personal property;
- Vehicles;
- Anything else you own that could be changed to cash and used for food or shelter; and
- Deemed resources.

WHAT ARE DEEMED RESOURCES?

Sometimes we "deem" a portion of the resources of a spouse, parent, parent's spouse, sponsor of a noncitizen or sponsor's spouse as belonging to the person who applies for SSI. We call this process the deeming of resources. If a child under age 18 lives with one parent, $2,000 of the parent's total countable resources does not count. If the child lives with 2 parents, $3,000 does not count. We count amounts over the parents' limits as part of the child's $2,000 resource limit.

WHY ARE RESOURCES IMPORTANT IN THE SSI PROGRAM?

The value of your resources is one of the factors that determines whether you are eligible for SSI. However, not all resources count for SSI. If the value of your resources that we count is over the allowable limit at the beginning of the month, you cannot receive SSI for that month. If you decide to sell the excess resources for what they are worth, you may receive SSI beginning the month after you sell the excess resources. You may even be able to receive benefits while you try to sell the excess resources in certain situations. See SSI Spotlight on Getting SSI Benefits While You Try to Sell Excess Resources, page 101.

WHAT IS THE RESOURCE LIMIT?

The limit for countable resources is $2,000 for an individual and $3,000 for a couple.

WHAT RESOURCES DO NOT COUNT FOR SSI?

For SSI, we do **not** count:

- The home you live in and the land it is on.
- Household goods and personal effects (e.g., your wedding and engagement rings).
- Life insurance policies with a combined face value of $1,500 or less.
- One vehicle, regardless of value, if you or a member of your household use it for transportation.
- Burial spaces for you or your immediate family.

- Burial funds for you and your spouse, each valued at $1,500 or less (see the Spotlight on Burial Funds, page 76).
- Property you or your spouse use in a trade or business, or on your job if you work for someone else (see the Spotlight on Property Essential to Self Support, page 97).
- If you are blind or have a qualifying disability, any money or property you have set aside under a Plan to Achieve Self-Support (PASS) (see the Spotlight on PASS, page 96).
- Up to $100,000 of funds in an Achieving a Better Life Experience (ABLE) account established through a State ABLE program (see the Spotlight on ABLE Accounts, page 78).

WHAT ARE INSTALLMENTS?

When an individual is eligible for past-due SSI payments, Social Security must first reimburse the State if you received any monetary Interim Assistance while you were waiting for your SSI decision. If the remaining past-due benefits are large, we must pay them in installments. The installment payments are made in no more than three payments, at six-month intervals.

There is an exception that allows the amount of the first and second payment to be increased because of certain debts.

There are also two exceptions that would permit payment of all unpaid benefits due an individual to be paid in one lump sum:

- If you have a medical condition that is expected to result in your death within 12 months.
- You become ineligible for SSI and you are likely to remain ineligible for 12 months.

WHAT OTHER RESOURCES DO NOT COUNT FOR SSI?

- Retroactive SSI or Social Security benefits for up to nine months after you receive them (including payments received in installments).
- Grants, scholarships, fellowships, or gifts set aside to pay educational expenses for nine months after receipt.
- Money saved in an Individual Development Account (IDA) (see the SSI Spotlight on IDAs, page 95).
- Support and maintenance assistance and home energy assistance that we do not count as income.
- Cash received for medical or social services that we do not count as income is not a resource for one month. (**EXCEPTION**: Cash reimbursements of expenses already paid for by the person are evaluated under the regular income and resources rules).
- Health flexible spending arrangements (FSAs).
- State or local relocation assistance payments are not counted for 12 months.
- Crime victim's assistance is not counted for nine months.
- Earned income tax credit payments are not counted for 12 months.
- Dedicated accounts for children who are blind or have disabilities (see page 23).
- Disaster relief assistance that we do not count as income.

- Cash received for the purpose of replacing an excluded resource (for example, a house) that is lost, damaged, or stolen is not counted for nine months.
- All Federal tax refunds and advanced tax credits received on or after January 1, 2010 are not counted for 12 months.
- The first $2,000 of compensation received per calendar year for participating in certain clinical trials.
- Some trusts (see SSI Spotlight on Trusts, page 84).

WHAT IF I WANT TO SELL A RESOURCE?

If you are trying to sell real property or other resources that put you over the resource limit, you may be able to get SSI while you are trying to sell them.

When you sell the resource, you must pay back the SSI payments you received for the period in which you were trying to sell the property or other resource. We call these "conditional benefits." You must sign the "Agreement to Sell Property" form and we must accept that agreement before conditional payments can begin. You can get the form from your local Social Security office.

NOTE: See the SSI Spotlight on Getting SSI Benefits While You Try to Sell Excess Resources, page 101.

WHAT HAPPENS IF I GIVE AWAY OR SELL A RESOURCE?

If you, your spouse, or a co-owner give away a resource or sell it for less than it is worth, you may be ineligible for SSI for up to 36 months. How long you are ineligible for SSI depends on the value of the resource you transferred.

NOTE: See the SSI Spotlight on Transfers of Resources, page 98.

SUPPLEMENTAL SECURITY INCOME (SSI) INCOME

WHAT IS INCOME?

Income is any item an individual receives in cash or in-kind that can be used to meet their need for food or shelter. Income includes, for the purposes of SSI, the receipt of any item which can be applied, either directly or by sale or conversion, to meet basic needs of food or shelter.

TYPES OF INCOME FOR SSI PURPOSES:

- **Earned Income** is wages, net earnings from self-employment, certain royalties, honoraria and sheltered workshop payments.
- **Unearned Income** is all income that is not earned such as Social Security benefits, pensions, State disability payments, unemployment benefits, interest income, dividends and cash from friends and relatives.
- **In-Kind Income** is food, shelter, or both that you get for free or for less than its fair market value.
- **Deemed Income** is the part of the income of your spouse with whom you live, your parent(s) with whom you live, or your sponsor (if you are a noncitizen), which we use to compute your SSI benefit amount.

WHY IS INCOME IMPORTANT IN THE SSI PROGRAM?

Generally, the more countable income you have, the less your SSI benefit will be. If your countable income is over the allowable limit, you cannot receive SSI. Some of your income may not count as income for the SSI program.

WHAT INCOME DOES NOT COUNT FOR SSI?

Examples of payments or services we do **not** count as income for the SSI program include but are not limited to:

- The first $20 of most income received in a month.
- The first $65 of earnings and one half of earnings over $65 received in a month.
- The value of Supplemental Nutrition Assistance Program (food stamps) received.
- Income tax refunds.
- Home energy assistance.
- Assistance based on need and funded by a State or local government, or an Indian tribe.
- Small amounts of income received irregularly or infrequently.
- Interest or dividends earned on countable resources or resources excluded under other Federal laws.
- Grants, scholarships, fellowships or gifts used for tuition and educational expenses.
- Food or shelter based on need provided by nonprofit agencies.
- Loans to you (cash or in kind) that you have to repay.
- Money someone else spends to pay your expenses for items other than food or shelter (for example, someone pays your telephone or medical bills).

- Income set aside under a Plan to Achieve Self-Support (PASS). See the SSI Spotlight on Plan to Achieve Self-Support on page 96;
- Earnings up to $2,220 per month to a maximum of $8,950 per year (effective January 2023) for a student under age 22. See the Spotlight on the Student Earned Income Exclusion on page 99;
- The cost of impairment-related work expenses for items or services that a person with a disability needs to work. See Spotlight on Impairment-Related Work Expenses on page 93;
- The cost of work expenses that a blind person incurs in order to work. See Special SSI Rules for Blind People Who Work on page 94;
- Disaster assistance.
- The first $2,000 of compensation received per calendar year for participating in certain clinical trials.
- Refundable Federal and advanced tax credits received on or after January 1, 2010.
- Certain exclusions on Indian trust fund payments paid to American Indians who are members of a federally recognized tribe.

HOW DOES YOUR INCOME AFFECT YOUR SSI BENEFIT?

Step 1: We subtract any income that we do not count from your total gross income. The remaining amount is your "**countable income**".

Step 2: We subtract your "countable income" from the SSI Federal benefit rate. The result is your monthly SSI Federal benefit as follows:

1) Your Total Income
   - Your income that we do not count
   = Your countable income

2) SSI Federal benefit rate
   - Your countable income
   = Your SSI Federal benefit

THE FOLLOWING EXAMPLES ARE BASED ON SAMPLE DOLLAR AMOUNTS.

EXAMPLE A–SSI Federal Benefit with only UNEARNED INCOME

Total monthly income = $300 (Social Security benefit)

1) $300 (Social Security benefit)
   - 20 (not counted)
   = $280 (countable income)

2) $914 (SSI Federal benefit rate)
   - 280 (countable income)
   = $634 (SSI Federal benefit)

EXAMPLE B–SSI Federal Benefit with only EARNED INCOME

Total monthly income = gross wages of $317

1) $317 (wages)
   - 20 (not counted)
   $297
   - 65 (not counted)
   = $232 divided by ½ = $116 (countable income)

2) $914 (SSI Federal benefit rate)
   - 116 (countable income)
   = $798 (SSI Federal benefit)

EXAMPLE C–SSI Federal Benefit and STATE SUPPLEMENT with only UNEARNED INCOME

The facts are the same as example A, but with federally administered State Supplementation.

1) $300 (Social Security benefit)
   - 20 (not counted)
   = $280 (countable income)

2) $914 (SSI Federal benefit rate)
   - 280 (countable income)
   = $634 (SSI Federal benefit)

3) $634 (SSI Federal benefit)
   + 15 (State supplement payment for an individual living alone)
   = $649 (total Federal and State SSI benefit)

EXAMPLE D–SSI Federal Benefit and STATE SUPPLEMENT with only EARNED INCOME

1) $317 (wages)
   - 20 (not counted)
   $297
   - 65 (not counted)
   = $232 divided by ½ = $116 (countable income)

2) $914 (SSI Federal benefit rate)
   - 116 (countable income)
   = $798 (SSI Federal benefit)

3) $798 (SSI Federal benefit)
   + 15 (State supplement payment for an individual living alone)
   = $813 (total Federal and State SSI benefit)

NOTE: For information on how your living arrangement affects your SSI benefit, see Living Arrangements on page 20.

HOW WILL WINDFALL OFFSET AFFECT MY BENEFIT?

- Windfall offset occurs when we reduce your retroactive Social Security benefits if you are eligible for Social Security and SSI benefits for the same months.
- We reduce your Social Security benefits by the amount of SSI you would not have received if we had paid you Social Security benefits when they were due.

NOTE: For more information, see the SSI Spotlight on Windfall Offset on page 116.

WHEN DOES DEEMED INCOME APPLY?

- When a person who is eligible for SSI lives with a spouse who is not eligible for SSI, we may count some of the spouse's income in determining the SSI payment.
- When a child who is blind or has a qualifying disability and under age 18 lives with parent(s) (or a parent and a stepparent), and at least one parent does not receive SSI, we may count some of the parents' income in figuring the child's SSI payment.
- When a noncitizen has a sponsor, with certain exceptions, we count some or all of the sponsor's income in figuring the SSI payment.

WHEN DOES DEEMED INCOME NOT APPLY?

- When you no longer live with a spouse or parent.
- When a child is blind or has a disability and attains age 18.
- When a noncitizen sponsorship ends.

NOTE: See SSI Resources on page 13 and the section How Does Deeming Work for a Child on page 24 for more information. Also, see the SSI Spotlight on Deeming Parental Income and Resources on page 88.

LIVING ARRANGEMENTS

WHY IS MY LIVING ARRANGEMENT IMPORTANT?

Your living arrangement is another factor used to determine how much SSI you can get.

This means your SSI payments may vary depending on whether you live:

- In your own place such as a house, apartment, or mobile home.
- In someone else's household.
- In a group care or board and care facility.
- In an institution such as a hospital or a nursing home.

NOTE: For more information on living arrangements, see the SSI Spotlight on Living Arrangements on page 73 or the spotlight on the One-Third Reduction Provision on page 117.

We may reduce your SSI amount because of your living arrangements when you:

- Live in another person's house, apartment, or mobile home, and you pay less than your fair share of your food or housing costs.
- Live in your own house, apartment, or mobile home, and someone else pays for all or part of your food, rent, mortgage, or other things like electricity and heating fuel.
- Are in a hospital or nursing home for the whole month and Medicaid pays for over one-half of the cost of your care.
- Are a minor child in a hospital or nursing home for the whole month and private insurance and/or Medicaid together pay over one-half your cost of care.
- Are in a public or private medical treatment facility and Medicaid is paying for more than half the cost of your care. If you are in the facility for the whole month, your SSI benefit is limited to $30 (plus any supplementary State payment). We may lower the benefit if you have other income.

NOTE: If you will be in a medical institution for 90 days or less, you may be able to receive your regular SSI payment. See the SSI Spotlight on Continued Benefits for Persons Who Are Temporarily Institutionalized on page 102.

WHAT IF YOU ARE HOMELESS?

We figure your SSI amount the same as we do for a person who lives in his or her own house, apartment, or mobile home.

CAN YOU RECEIVE SSI WHILE LIVING IN A PUBLIC SHELTER FOR THE HOMELESS?

Yes, you can receive up to the maximum SSI payable in your State while living in a public shelter for up to six months out of any nine-month period.

WHERE WILL YOU GET YOUR SSI IF YOU DO NOT HAVE AN ADDRESS?

You do not need an address to get SSI. We will make arrangements to pay you.

For more information, see the SSI Spotlight on Homelessness on page 115.

WHAT IS IN-KIND SUPPORT AND MAINTENANCE?

In-kind support and maintenance is food, shelter, or both that somebody else provides for you. We count in-kind support and maintenance as income when we figure the amount of your SSI. For example, if someone helps pay for your rent, mortgage, food, or utilities, we reduce the amount of your SSI. Receiving in-kind support and maintenance can reduce your monthly SSI payments as much as $324.66, depending on the value of the help you receive.

We do not count in-kind support and maintenance if you:

- Live alone and pay for your own food and shelter.
- Live only with your spouse and minor children and nobody outside the household pays for your food and shelter.
- Live with other people and pay your share of the food and shelter expenses.

HOW DOES MY LIVING ARRANGEMENT AFFECT MY SSI BENEFIT AMOUNT?

Your living arrangement is where you live, if you live alone or with someone else, or if you live in an institution, such as a nursing home. Your living arrangement also depends on who pays for your food and shelter. Whether you live alone or with someone else, we need to know who pays for your food, shelter, and utilities. Here are some examples of common living arrangement situations.

EXAMPLE A: If you live alone in an apartment

Suppose you live alone and your only income is SSI. Your brother pays your rent of $800. We count this payment as in-kind support and maintenance. Although the rent is $800, we limit how much of the $800 we count by using a presumed maximum value (PMV) rule. The PMV is equal to 1/3 of the Federal benefit rate plus $20. Here are the steps we use to figure the SSI payment amount:

1. The SSI Federal Benefit Rate is $914.00.
2. One-third of the SSI Federal Benefit Rate of $914.00 is $304.66
3. $304.66 (1/3 of the Federal Benefit Rate)
   + 20.00 (from the PMV rule)
   = $324.66 (the PMV of in-kind support and maintenance)

4. $324.66 (the PMV of in-kind support and maintenance)
   - 20.00 (general income exclusion)
   = $304.66 (the amount of the reduction due to in-kind support and maintenance)

5. $914.00 (Federal Benefit Rate)
   - 304.66 (reduction due to in-kind support and maintenance)
   = $609.34 (your SSI benefit amount)

EXAMPLE B: If you live alone in a home that you own

Suppose you live alone in a home that you own and your only income is SSI. Your son pays your electric bill of $100, your phone bill of $50 per month, and your cable television bill of $75 per month. We do not count the payment of the phone bill or the cable television bill as in-kind support and maintenance so these payments do not affect your SSI. However, we count payment of the $100 electric bill as in-kind support and maintenance. Because SSI is your only income, we apply the $20 general exclusion to the $100 electric bill payment. This leaves $80 as countable in-kind support and maintenance. We determine your SSI benefit amount as follows:

$914.00 (the SSI Federal Benefit Rate)

$100.00 (in-kind support and maintenance)
- 20.00 (general exclusion)
= $80.00 (the reduction due to in-kind support and maintenance)

$914.00 (SSI Federal Benefit Rate)
-80.00 (the reduction due to in-kind support and maintenance)
= $834.00 (your SSI benefit amount)

EXAMPLE C: If you live in another person's household and share expenses.

Suppose you live with your brother and 2 uncles in a home that your brother is buying and your only income is SSI. There are 4 people in the household. The mortgage payment is $700. The average monthly bills are $200 for electricity, $100 for water and sewer, and $600 for food. The total monthly expenses are $1,600. Because there are 4 people in the household, your share of the expenses is $400 per month.

If you pay your full share of $400 for the household expenses there would be no reduction of your benefit and you would get the full $914 in your SSI check.

If you pay less than $400, then you would be receiving in-kind support and maintenance. We would apply the one-third reduction rule and the $914 would be reduced by $304.66, so your SSI payment would be $609.34.

EXAMPLE D: If you live in a house rent-free

Suppose you live in a house owned by your sister who allows you to live there rent-free. You receive $300 per month in Social Security benefits. You pay all the utilities and buy all the food. We determine that the house would rent for $900 per month if your sister rented it on the open market. The rent-free house is counted as in-kind support and maintenance. Although the value of the rent-free house is $900 per month, we count $324.66 as in-kind support and maintenance. We would determine your SSI benefit as follows:

$914.00 (SSI Federal benefit rate)

$300.00 (Social Security benefits)
- 20.00 (general exclusion)
= $280.00 (countable Social Security benefits)

$914.00 (SSI Federal benefit rate)
- 280.00 (countable Social Security benefits)
= $634.00 (sub-total)

$634.00 (sub-total)
- 324.66 (the reduction due to in-kind support and maintenance)
= $309.34 (your SSI benefit amount)

SUPPLEMENTAL SECURITY INCOME (SSI) FOR CHILDREN

WHO IS A "CHILD" FOR SSI?

A person who is neither married (as determined by Social Security) nor head of a household and:

- Is under age 18; or
- Is under age 22 and is a student regularly attending school (as determined by Social Security).

HOW DOES THE SSI DISABILITY PROGRAM WORK FOR A CHILD?

To be eligible for SSI, a child must be either blind or have a disability.

- A child may be eligible for SSI disability benefits beginning as early as the date of birth; there is no minimum age requirement.
- A child may be eligible for SSI disability benefits until attainment of age 18 (see definition of disability for children on page 7).
- When the child attains age 18, we evaluate impairments based on the definition of disability for adults (see page 7 for the definition of disability for adults).
- A child with a visual impairment may be eligible for SSI benefits based on blindness if the impairment meets the definition of blindness (see blindness requirements on page 6).

WHAT ARE THE CRITERIA FOR A CHILD WHO IS "BLIND" OR HAS A "DISABILITY"?

- If under age 18, whether or not married or head of household, the child has a medically determinable physical or mental impairment or impairments which result in marked and severe functional limitations; and
- The impairment(s) has lasted or can be expected to last for a continuous period of at least 12 months or be expected to result in death; or
- If the child is blind, they must meet the same definition of "blind" as applies for adults (see page 6 for definition). Unlike the requirement for SSI disability benefits, there is no duration requirement for SSI blindness benefits.

SSA is committed to providing benefits quickly to claimants whose medical conditions are so serious that their conditions obviously meet disability standards.

Compassionate Allowances (CAL) are a way to quickly identify diseases and other medical conditions that, by definition, meet Social Security's standards for disability benefits. These conditions primarily include certain cancers, adult brain disorders, and a number of rare disorders that affect children. The CAL initiative helps reduce waiting time to reach a disability determination for individuals with the most serious disabilities. By incorporating cutting-edge technology, the agency can easily identify potential CAL to quickly make decisions. SSA receives information from the public, advocacy groups, comments received from the Social Security and Disability Determination Services communities, counsel from medical and scientific experts, research with the National Institutes of Health (NIH), and information received from past public outreach hearings regarding potential CAL conditions. Go to ***www.ssa.gov/compassionateallowances/*** for more information on CAL.

HOW DOES DEEMING WORK FOR A CHILD?

If a child is under age 18, not married, and lives at home with parent(s) who do not receive SSI, we may consider a portion of the parents' income and resources as if they were available to the child. We may also count a portion of a stepparent's income and resources if the child lives with both a parent **and** a stepparent (or an adoptive parent **and** a stepparent). We also do this when a child is temporarily away at school, returns home during weekends, holidays or during the summer and remains subject to parental control. We call this process "deeming."

We make deductions from deemed income for parent(s) and other children living in the home. After we subtract these deductions, we use the remaining amount to decide if the child with a disability meets the SSI income and resource requirements for a monthly payment.

NOTE: For more information, see the SSI Spotlight on Deeming Parental Income and Resources on page 88.

WHEN DOES DEEMING NOT APPLY?

Deeming from the parent stops when a child attains age 18, marries, or no longer lives with a parent. Deeming does not apply and we may pay up to $30 plus the applicable State supplement when:

- A child with a disability receives a reduced SSI benefit while in a medical treatment facility; and
- The child is eligible for Medicaid under a State home care plan; and
- Deeming would otherwise cause ineligibility for SSI.

Also, we do not consider the income of a parent for deeming purposes if the parent receives a public income maintenance (PIM) payment such as Temporary Assistance for Needy Families (TANF) and his or her other income was used to compute the PIM payment.

NOTE: See page 65 for information on TANF.

If either child or parent is temporarily absent from the household (less than 60 days), the rules about deemed income still apply.

CAN A CHILD GET MEDICAID?

In most States, a child who gets SSI can get Medicaid to help pay medical bills.

In some cases, a child may be eligible for Medicaid while in an institution, but not be eligible when living at home either because of the parents' income and resources or because of other income.

At the State's option, children under age 18 who need institutional-level care and live at home may keep Medicaid eligibility while getting home care, if that care is less costly to the government.

Even if a child is not eligible for SSI, the child still may be eligible for Medicaid under other State rules. Always check on Medicaid eligibility with the State.

For more information about Medicaid, go to the Centers for Medicare & Medicaid Services' webpage ***www.medicaid.gov*** or call toll-free, **1-800-633-4227**.

In addition, other State services may also be available.

If you have children or grandchildren under age 19 who are not covered by health insurance, there is a Children's Health Insurance Program that may help. To find out more, you can look on the internet at ***www.insurekidsnow.gov*** or call toll-free, **1-877-KIDS-NOW** (**1-877-543-7669**). The number connects you to your State program.

CHILDREN OF U.S. ARMED FORCES PERSONNEL LIVING OVERSEAS

Children living with a parent in the military service overseas may receive SSI, but they are not eligible for Medicaid.

NOTE: For more information, see the SSI Spotlight on Special SSI Rules for Children of Military Personnel Living Overseas, page 104.

WHAT IS A DEDICATED ACCOUNT?

When an eligible child under age 18, who has a representative payee, is eligible for certain large past-due payments covering more than six months of benefits, these payments must be paid directly into a separate account in a financial institution. We call this separate account a dedicated account because the representative payee, or later the child, may use the funds in this account only for certain expenses, primarily those related to the child's disability or education. The representative payee must maintain the dedicated account separately from any other savings or checking account set up for the child. Each year, we will monitor how the representative payee spends the funds in the dedicated account.

NOTE: For more information, see the SSI Spotlight on Dedicated Accounts for Children, page 86.

DEEMING ELIGIBILITY GUIDELINES

The Deeming Eligibility Chart for Children below gives the highest amount of gross monthly income for this year (before taxes are withheld) that a parent(s) can earn or receive and still have a child qualify for SSI. Note that we do not count some types of income that a parent may receive; for example, money received for providing foster care to an ineligible child.

NOTE: For more information on income, see SSI Income on page 16.

DEEMING ELIGIBILITY CHART FOR CHILDREN FOR 2023

CAUTION: BEFORE USING THIS CHART, SEE "SSI FOR CHILDREN" ON PAGE 23. IF THERE IS ANY DOUBT WHETHER A CHILD IS ELIGIBLE, CONTACT US FOR HELP.

Gross monthly income **BELOW** the dollar amounts shown means a child with a disability may be eligible for SSI. Amounts given are general guidelines only.				
Number of ineligible children in household	All income is **earned**		All income is **unearned**	
	One parent in household	Two parents in household	One parent in household	Two parents in household
0	$ 3,781	$ 4,695	$ 1,868	$ 2,325
1	$ 4,238	$ 5,152	$ 2,325	$ 2,782
2	$ 4,695	$ 5,609	$ 2,782	$ 3,239
3	$ 5,152	$ 6,066	$ 3,239	$ 3,696
4	$ 5,609	$ 6,523	$ 3,696	$ 4,153
5	$ 6,066	$ 6,980	$ 4,153	$ 4,610
6	$ 6,523	$ 7,437	$ 4,610	$ 5,067

The Deeming Eligibility Chart for Children does not apply when:

- The parent(s) receives both earned income (for example, wages or net earnings from self-employment) and unearned income (for example, Social Security benefits, pensions, unemployment compensation, interest income, and State disability).
- The parent(s) receives a public income maintenance payment such as Temporary Assistance for Needy Families (TANF), or a needs-based pension from the Department of Veterans Affairs. See page 65 for more information on TANF.
- The parent pays court-ordered support payments.
- The child has income of their own.
- Any ineligible child has income of their own, marries, or leaves the home.
- There is more than one child with a disability applying for or receiving SSI.
- Your State supplements the Federal benefit.

Use the Deeming Eligibility Chart for Children in the following States or territory, which **do not supplement** the Federal benefit for children:

Alabama	Kansas	Ohio
Alaska	Maryland	South Carolina
Arizona	Mississippi	South Dakota
Arkansas	Missouri	Tennessee
Delaware	North Carolina	Texas
District of Columbia	North Dakota	Virginia
Indiana	Northern Mariana Islands	West Virginia

If you live in one of the States listed below, Social Security administers the State supplement for children. Call us for deeming eligibility information.

California	Montana*	Pennsylvania
Hawaii	Nevada*	Rhode Island
Iowa*	New Jersey	Vermont

*Montana supplements disabled and blind children in certified foster homes only. Nevada supplements blind children only. Iowa supplements children with in-home related care or that reside in residential care facilities without SSA involvement.

If you live in one of the States listed below, your State administers the State supplement for children. Contact the State for information.

Colorado	Maine	Oklahoma
Connecticut*	Massachusetts	Oregon
Georgia	Michigan	Utah
Florida	Minnesota*	Washington
Idaho	Nebraska	Wisconsin
Illinois	New Hampshire*	Wyoming
Kentucky	New Mexico	
Louisiana	New York	

*Connecticut, Minnesota, and New Hampshire only supplement benefits for blind children.

SUPPLEMENTAL SECURITY INCOME (SSI) APPLICATION PROCESS AND APPLICANTS' RIGHTS

CHECK IF YOU ARE ELIGIBLE FOR SSI AND HOW TO APPLY

We strongly recommend you check the eligibility requirements for SSI before you start your application or contact us to make an appointment. If you are unsure that you may qualify after reading these requirements, call us at **1-800- 772-1213** (or TTY **1-800-325-0778** if you are deaf or hard of hearing).

You can apply for SSI by:

- Visiting our Apply Online for Disability Benefits website to start the application process online. You may be eligible to apply for SSI through the online disability application.
- Visiting our Get Started to Apply for SSI website to request an appointment to apply for benefits. After you complete your request, a Social Security representative schedules an appointment to help you apply for benefits.
- Calling us at **1-800-772-1213** (or TTY **1-800-325-0778** if you are deaf or hard of hearing) and making an appointment to apply for SSI. If you are deaf or hard of hearing, we also will take your telecommunications relay services (TRS) assisted calls at **1-800-772-1213**. You can have a telephone appointment with one of our representatives at your local Social Security office to file for SSI.
- Having someone else assist you with your application for SSI.
- Call your local Social Security office to schedule a telephone appointment to file for SSI benefits.

You will have to provide information and work with us to get documents concerning SSI eligibility.

WHEN TO APPLY

Apply as soon as possible so that you do not lose benefits. We cannot pay benefits for time periods earlier than the effective date of your application.

If you call us to make an appointment to apply and you keep your appointment and file an application, we may use the date of your call as your application filing date.

If you do not keep this appointment and you do not contact us to reschedule the appointment, we will try to contact you. If we do not get in touch with you to reschedule the appointment, we will send you a letter. The letter will say that if you file an application within 60 days from the date of the letter we will use the date of your original contact with us as your SSI application date.

If you are in a public institution but you will be leaving within a few months, you may not be eligible for SSI until you leave. You may, however, be able to apply before you leave so that SSI payments can begin quickly after you leave. Check with the institution and contact us about filing an application under the "prerelease procedure."

NOTE: See the SSI Spotlight on the Prerelease Procedure, page 103.

If you are a youth with a disability in foster care, eligibility for foster care payments in most States ends when you attain age 18. You may need the income support and health services that result from SSI eligibility to ease the transition to independent living. To help with this transition, SSA may accept an SSI application from you up to 180 days before your foster care eligibility ends due to age.

NOTE: See the SSI Spotlight on SSI Benefits for Youth with disabilities in Foster Care, page 105.

YOU HAVE THE RIGHT TO APPLY

- Anyone may apply for SSI.
- There is no charge to apply.

YOU HAVE THE RIGHT TO RECEIVE HELP FROM SOCIAL SECURITY

We will complete the application forms for you based on information you give to us.

We will help you get documents you need to show that you meet the SSI eligibility requirements.

If you are applying because you have a disability or are blind and we decide that the medical information needed to make a determination is not available from existing sources, we will pay for you to have a medical exam or test and make the appointment for you. If we decide you need a medical exam or test, you must go to the exam or test before we can determine whether you are eligible to receive SSI. In some circumstances we may also pay your travel costs to get to this exam or test.

NOTE: For information on when we pay for travel to medical exams, see the SSI Spotlight on Payment for Travel to Medical Exams or Tests, page 100.

YOU HAVE THE RIGHT TO A REPRESENTATIVE

You may appoint someone as your representative to help you with your SSI claim and go with you to your appointment(s) with us.

NOTE: See How Someone Can Help You With Your SSI, page 29.

YOU HAVE THE RIGHT TO A NOTICE

We will notify you in writing of any decision about your SSI eligibility or change in benefit amount. We will also send copies of all notices to your representative if you have one. Each notice about your eligibility or change in benefit amount will explain your appeal rights.

YOU HAVE THE RIGHT TO EXAMINE YOUR FILE

You or your appointed representative may request and examine or get a copy of the information in your case file. Also, you or your representative may access ***www.ssa.gov/ssi/ssi-law-regs.htm*** to review and copy the laws, regulations and policy statements used in deciding your case.

YOU HAVE THE RIGHT TO APPEAL

You may appeal most determinations we make about your eligibility for SSI or changes we make in your benefit amount.

NOTE: See Appeals Process, page 56, for further information.

HOW SOMEONE CAN HEL P YOU WITH YOUR SUPPLEMENTAL SECURITY INCOME (SSI)

YOU MAY CHOOSE SOMEBODY TO HELP YOU WITH:

- Completing forms.
- Calling your local Social Security office.
- Interpreting for you.
- Gathering and giving information.
- Taking you to medical examinations, tests, or contacting your Social Security office.
- Receiving mail for you at his or her address.

IF YOU WANT HELP WITH YOUR CLAIM, YOU MAY APPOINT A REPRESENTATIVE TO HELP YOU:

- Complete and file forms.
- Gather information and file it with us.
- Review your file and understand the law.
- Get information from us about your claim, including notices and letters, just as you would.
- Represent you at informal or formal hearings.
- Give us evidence for you.
- Help you with your appeals. (See Appeals Process, page 56.)

HOW DO YOU APPOINT A REPRESENTATIVE?

- You must sign a statement naming (or in other words "appointing") your representative. We have an "Appointment of Representative" form that you can use. You can obtain it online at ***www.ssa.gov/online/ssa-1696.pdf*** or call us and ask for Form SSA-1696.
- Your representative does not have to be a lawyer, but they must have certain qualifications. For example, attorneys must be licensed and all others must have good character and skills to help you. Also, the representative cannot be someone who is disqualified or suspended from representing individuals before us or is prohibited by law from acting as a representative.
- An appointed representative's duties are different from those of a representative payee's.

NOTE: See page 63 for information about a representative payee's duties.

IF YOU DO NOT SPEAK ENGLISH OR HAVE DIFFICULTY SPEAKING ENGLISH

- We will provide an interpreter, **at no cost to you**, if you ask for one or if you need language assistance.
- You may use a bilingual family member, friend, or other third party to interpret for you, if they meet our requirements for a qualified interpreter.

For more information, see the SSI Spotlight on Interpreter Services on page 110.

NOTE: We will not use minor children under age 18 as interpreters when dealing with difficult issues, unless they are qualified and you request that we do so.

IF YOU ARE DEAF OR HARD OF HEARING

- You may provide your own sign language interpreter **at no cost to us**.
- If you prefer, we will provide you with a sign language interpreter, if needed, **at no cost to you**.

IF YOU THINK YOU CAN'T AFFORD TO APPOINT A REPRESENTATIVE

If you do not have a representative and we denied your case, we will give you a list of legal referral services, legal service organizations (for example, local bar associations, legal aid societies, legal service corporations, and law schools with legal aid programs), and community organizations in your area that may represent you or help you find a representative at no charge.

The representative you appoint may not charge you a fee that is more than the amount we authorize.

WHAT WE WILL ASK YOU ABOUT

To decide whether you can get SSI, we will ask you about:

- Your income.
- The things you own (resources).
- Your living arrangements (where you live, with whom, who pays for things).
- Your citizenship or noncitizen.

If you are age 65 or over, or a child under age 18, we will ask for proof of your age (unless you already receive Social Security benefits). If you are under age 18 and living with your parent(s), or if you are married and living with your spouse, we will also ask about their income and resources.

If you are applying because you have a disability or are blind, we will complete a disability report. We will ask about your health problems, your treatment history, and how your health problems affect your daily activities.

We will also ask for all of your medical records from medical sources and request authorization from you to obtain those records. You can also mail your medical records to your local Social Security office after you have filed your application.

You can complete the Child Disability Report at ***www.ssa.gov/childdisabilityreport*** if you are filing for a child.

DOCUMENTS YOU MAY NEED WHEN YOU APPLY FOR SUPPLEMENTAL SECURITY INCOME (SSI)

You may not need all of the following documents. Sometimes one document can substitute for another. The lists are not all-inclusive. We will tell you what you need and what other documents are acceptable. We may be able to help you get them if you are having trouble.

SOCIAL SECURITY CARD OR NUMBER

You will need to apply for a Social Security number if you do not have one. If you need one, a number will be assigned at the time Social Security entitles you to SSI.

PROOF OF AGE

- A public birth record recorded before age 5.
- A religious birth record recorded before age 5.
- Other documents showing your age or date of birth.

NOTE: If you already proved your age when you applied for Social Security benefits, you do not need to prove it again for SSI.

CITIZENSHIP OR NONCITIZEN STATUS RECORD

If you are a citizen, examples of documents you may need are:

- Birth certificate showing you were born in the U.S.
- Religious record of birth or baptism showing your place of birth in the U.S.
- Naturalization certificate.
- U.S. passport or passport card.
- Certificate of citizenship.

If you are a noncitizen, examples of documents you may need are:

- A current immigration document; for example, an I-551 (Permanent Resident Card); or
- I-94 (Arrival/Departure Record).

If you are a noncitizen who has served in the U.S. Armed Forces, you may need your military discharge paper (form DD-214).

PROOF OF INCOME

If you have income, you may need to provide the following:

- Earned income — payroll stubs, or if self-employed, a tax return for the last tax year.
- Unearned income — any records you have (for example, award letters, bank statements, court orders, receipts) showing how much you receive, how often, and the source of the payment.
- Work expenses — See page 41 for more information on SSI work incentives.

PROOF OF RESOURCES

- Bank statements for all checking and savings accounts.
- Deed or tax appraisal statement for all property you own besides the house you live in.
- Life or disability insurance policies.
- Burial contracts, burial plots, etc.
- Certificates of deposit, stocks, mutual funds, or bonds.
- Titles or registrations for vehicles like cars, trucks, motorcycles, boats, campers, etc.

PROOF OF LIVING ARRANGEMENTS

- Lease or rent receipt.
- Names, dates of births, medical assistance cards, or social security numbers for all household members.
- Deed or property tax bill.
- Information about household costs such as rent, food, and utilities.

MEDICAL SOURCES (if you are filing as blind or a person with a disability)

- Medical reports, if you have them.
- Names, addresses, and telephone numbers of doctors, hospitals and other providers of medical services to you and the approximate dates you were treated.
- Names of the prescription and non-prescription medications that you take.

WORK HISTORY

- Job titles.
- Type of business.
- Names of employers.
- Dates worked.
- Hours worked per day and hours worked per week.
- Days worked per week, and rates of pay for work you did in the 15 years before you became unable to work because of your illnesses, injuries, or conditions.
- Description of job duties for the type of work you performed.

OTHER SOURCES

If you are applying as a child with a disability, or on behalf of a child with a disability, we need the names, addresses, and telephone numbers of people (for example, teachers or caregivers) who can provide information about how the child's medical condition affects their daily activities. Also, if the child has an individualized education plan (IEP) at their school, it is helpful to submit a copy of the plan.

THINGS TO REMEMBER

- ***Do not wait to apply.*** If you think you may be eligible for SSI, you should contact us right away. The earliest we will pay SSI is the month after the filing date of your application, or the month after you first meet all the eligibility requirements, whichever is later. We may use the date you contact us as the filing date. If you do not have all of the things we need, we will give you time to provide them.
- ***We need to see the original documents.*** If you do not have an original document, we can accept a certified copy from the office that issued the original document. We do not accept photocopies. We will return the document to you.
- ***Try to keep a copy of things you send us.*** Keep track of the dates you send information to us, or talk to us, as well as the name of the Social Security employee with whom you spoke.

IF YOU HAVE A DISABILITY OR ARE BLIND

WHAT DO WE MEAN BY "A PERSON OR CHILD WITH A DISABILITY"?

See page 7 for the definition of disability for a child under age 18. See page 7 for the definition of disability for anyone age 18 or older.

WHAT DO WE MEAN BY "BLIND"?

See page 6 for the definition of blindness for an adult or child.

WHAT HAPPENS WHEN I APPLY?

When you file an application for SSI based on disability or blindness, we will first decide whether you meet the income and resource criteria and other eligibility requirements. If you do, we will ask you for the:

- Dates, places, and types of work you have done in the 15 years before you became unable to work because of your illnesses, injuries, or conditions, including your daily duties for the type of work you did and why your employment ended.
- Information about your physical or mental impairment(s).
- Names, addresses, and telephone numbers of doctors, hospitals and any other medical sources you have seen.
- Dates of treatment and the kinds of treatment you have received from your doctors, hospitals and other medical sources.
- Names of each prescription and non-prescription medicine that you take and the doctor who prescribed it.
- The kinds of medical tests you have had, when and where they were done, and who sent you for them.
- For a child with a disability, the name, address and telephone number of the child's school and teacher and a third party to assist with the claim.

It is very important that you give us complete information.

As part of the disability or blindness determination, Social Security also looks at any work you are doing. Generally, if you are working and earning more than $1,470 per month (effective January 2023), we will not find you to have a qualifying disability. We call this Substantial Gainful Activity (SGA) (see page 35). We apply a higher SGA, $2,460 if you are blind (effective January 2023).

The local Social Security office personnel do not make the disability determination. The local Social Security office sends the claim to a State agency that we call the Disability Determination Services (DDS). The DDS decides whether or not you have a qualifying disability according to the SSA definition of disability.

NOTE: We or the DDS may ask you to fill out forms about your disability or blindness. If you need help, a Social Security or DDS employee will help you. If we mail the forms to you, you can also ask someone to help you.

OBTAINING EVIDENCE ABOUT YOUR IMPAIRMENT(S) AND FUNCTIONING

The DDS contacts doctors, hospitals, schools, teachers, therapists, relatives or others who can provide useful information about your impairment(s) and functioning.

The DDS does not examine you and they usually do not meet with you. They may contact you for additional information. While they will not base their decision solely on your statements about yourself, (for example, the fact that you are enrolled in special education classes), that kind of information is very important and useful.

If the DDS cannot get enough information from your doctors and other people to decide if you have a qualifying disability, they will arrange and pay for an examination or testing by a qualified medical professional (who may be your own physician, psychologist, optometrist, or speech-language pathologist or other health care provider). See the SSI Spotlight on Payment for Travel to Medical Exams and Tests on page 100.

WHAT IS SUBSTANTIAL GAINFUL ACTIVITY (SGA)?

We use the term substantial gainful activity (SGA) to describe a level of work activity and earnings that is both substantial and gainful. SGA involves performance of significant physical or mental activities, or a combination of both. For your work activity to be substantial you do not need to work full time. Work activity performed on a part-time basis may also be SGA. If your impairment is anything other than blindness, earnings averaging over $1,470 a month (for the year 2023) generally demonstrate SGA.

Gainful work activity is:

- Work performed for pay or profit.
- Work of a nature generally performed for pay or profit.
- Work intended for profit, whether or not a profit is realized.

For SSI purposes, the SGA provision in initial eligibility cases does not apply to blind individuals.

HOW LONG DOES THE MEDICAL DECISION TAKE?

The timeframe can vary widely, but the decision usually takes about three to four months from the date of application.

Individuals with CAL conditions may receive a decision on their claim in a matter of weeks instead of months or years.

It can vary depending on several factors, but primarily on:

- How quickly we obtain medical evidence from a medical source.
- Whether a medical examination is necessary in order to obtain evidence to support the claim.
- If the claim is randomly selected for quality assurance review of the decision.

Sometimes we can make a “presumptive” disability or blindness determination and start paying you while waiting for the DDS to make the final determination. See page 60 for more information.

WHO DECIDES IF I AM BLIND OR HAVE A DISABILITY

After helping you complete your application, the Social Security office will review it to make sure that you meet the basic non-medical requirements for disability or blindness benefits. Then the Social Security office will send your application to the DDS office in your State. The DDS will decide whether you are blind or have a qualifying disability under the Social Security law.

The DDS will consider all the facts in your case. They will consider what your doctors or other sources have said about your impairment(s), when it began, how it limits your activities, what the medical tests have shown, and what treatment you have received. They will use medical evidence from your doctors and from hospitals, clinics, or institutions where you have been treated, and any other information they have about your condition.

The DDS looks at the information you have given us. They also review your medical records, information about how you are functioning, and if applicable, your work history, and then decides if you are blind or have a qualifying disability for SSI purposes.

If they cannot make a determination based on the information they have, the DDS will schedule a special medical examination or test for you and will pay for this examination or test. They may pay for your travel expenses to this examination or test. It is important that you go to the special medical examination or test if one is scheduled. If you do not keep the appointment, the DDS could deny your claim.

NOTE: For more information on when we pay your travel costs to attend a medical exam, see the SSI Spotlight on Payment for Travel to Medical Exams or Tests, page 100.

In deciding if you have a qualifying disability, the DDS team uses a process called the sequential evaluation process.

WHAT IS THE SEQUENTIAL EVALUATION PROCESS?

If you appear to meet all the non-medical eligibility requirements (income, resources, residency, citizenship, etc.), we use a step-by-step process to determine if you have a qualifying disability. These steps are called the sequential evaluation process. The following sections describe how we use the sequential evaluation process for adults and children.

SEQUENTIAL EVALUATION FOR INDIVIDUALS AGE 18 OR OLDER

STEP 1: ARE YOU WORKING?

If you are performing substantial gainful activity (SGA), we cannot consider you to have a qualifying disability, and the sequential evaluation process ends here. We make this decision in your local Social Security office.

We generally consider earnings over $1,470 per month (effective January 2023) to be SGA.

If you are not performing SGA, we will send your case to the DDS for a determination concerning your impairment(s). We refer to the DDS as "we" in the following sections because Social Security uses the DDS to decide whether you have a qualifying disability according to Social Security's definition of disability.

STEP 2: DO YOU HAVE A SEVERE IMPAIRMENT?

If you are not performing SGA, we then decide whether you have medically determinable physical or mental impairments. We need objective medical evidence to establish a medically determinable impairment. Next, we decide if your medically determinable impairment or combination of impairments is "severe." An impairment is considered severe if it significantly limits your physical or mental ability to do basic work activities.

Examples of basic work activities are:

- Physical functions such as standing, walking, sitting, lifting, pushing, pulling, reaching, carrying, or handling.
- Seeing, hearing, and speaking.
- Understanding, remembering and carrying out simple instructions.
- Using judgment.
- Responding appropriately to supervision, co workers and usual work situations.
- Dealing with changes.

If your impairment(s) is not severe, we will find that you do not have a qualifying disability. If your impairment(s) is severe, we will go to the next step.

STEP 3: DO YOU HAVE AN IMPAIRMENT THAT MEETS OR MEDICALLY EQUALS A SOCIAL SECURITY "LISTING"?

If your impairment(s) is severe, then we decide if it meets or medically equals a listing in our Listing of Impairments (the listings).

You have a qualifying disability if you have an impairment that:

- Meets the criteria of one of the listings; or
- Medically equals the criteria of one of the listings.

We determine if your impairment(s) "meets" one of the listings by comparing it to the specific requirements in the listings. It is not enough to have a diagnosis that is named in the listings. We determine your impairment(s) medically equals one of the listings if it is at least equal in severity to any listed impairment. If your impairment(s) meets or medically equals a listing, and meets the duration requirement, we will find you to have a disability and the process ends here.

If your impairment(s) is severe, but does not meet or medically equal a listing, we can still find you have a qualifying disability at a later step in the process. We decide the most you are physically and mentally able to do, despite the limitations resulting from your impairments. We call this a "Residual Functional Capacity" (RFC) assessment.

NOTE: Go to ***www.ssa.gov/disability/professionals/bluebook*** to view the published listings.

STEP 4: ARE YOU ABLE TO DO YOUR PAST WORK?

We next consider whether, given your RFC, you are physically and mentally able to do any job that you did in the past (generally the last 15 years). At step four, we do not consider whether you can get a particular job, but whether you can do a particular job. If you can do work you did in the past, we will find you do not have a qualifying disability. If you cannot do your past work, we consider the fifth step of the sequential evaluation process.

STEP 5: CAN YOU DO ANY OTHER KIND OF WORK?

At step five, we consider your RFC limitations, vocational factors such as age, education and work experience, and work existing in the national economy. Generally, your ability to do other work is greater if you are younger, have more education, or have learned transferrable skills in previous work. If you cannot perform other work that exists in significant numbers in the national economy, we will find that you have a qualifying disability.

SEQUENTIAL EVALUATION FOR CHILDREN (INDIVIDUALS UNDER AGE 18)

STEP 1: IS THE CHILD WORKING?

If a child is working and performing SGA, we cannot consider a child to have a disability, and the sequential evaluation process ends here. Your local Social Security office determines whether a child is performing SGA. We define SGA for children in the same way that we define it for adults. We define "SGA" in the section What is Substantial Gainful Activity on page 35.

STEP 2: DOES THE CHILD HAVE A SEVERE IMPAIRMENT?

If the child is not performing SGA, we will determine if the child has a medically determinable physical or mental impairment or combination of impairments established by objective medical evidence (hereafter referred to as impairment(s)) and whether it is severe. An impairment(s) is not severe if it is only a slight abnormality or a combination of slight abnormalities that causes no more than minimal functional limitations. If the child does not have a medically determinable impairment(s), or the child has a medically determinable impairment(s) but it is not severe, we will find that the child does not have a disability. If the child has a severe medically determinable impairment(s), we will go to the next step.

STEP 3: DOES THE CHILD'S IMPAIRMENT MEET OR MEDICALLY EQUAL A LISTING, OR FUNCTIONALLY EQUAL THE LISTINGS?

If the child's impairment(s) is severe, then we decide if it meets or medically equals a listing.

A child with a disability that has an impairment that:

- Meets the criteria of one of the impairments in the listings.
- Medically equals the criteria of one of the listings.
- Functionally equals the listings.

We determine if a child's impairment(s) "meets" one of the listings by comparing it to the specific requirements in the listings. It is not enough to have a diagnosis that is named in the listings. We determine a child's impairment(s) medically equals one of the listings if it is at least equal in severity to any listed impairment. If a child's impairment(s) meets or medically equals a listing, and meets the duration requirement, we will find the child has a qualifying disability.

If a child's impairment(s) is severe but does not meet or medically equal a listing, we determine whether the impairment(s) "functionally equals the listings".

We will consider factors such as:

- How well the child can initiate and sustain activities, how much extra help the child needs, and the effects of structured or supportive settings.
- How the child functions in school.
- The effects of the child's medications or other treatment.

Once we have a clear picture of a child's functioning in all activities and settings (at home, at school, and in the community), we consider how the child functions in these activities in six domains. These domains are broad areas of functioning intended to capture all of what a child can or cannot do. The domains we use are:

- Acquiring and using information.
- Attending and completing tasks.
- Interacting and relating with others.
- Moving about and manipulating objects.
- Caring for yourself.
- Health and physical well-being.

If a child's impairment(s) results in "marked" limitations in two of these domains of functioning, or an "extreme" limitation in one domain, then his or her impairment(s) functionally equals the listings.

We define "marked" and "extreme" limitations in several ways in our rules. The most general definition of a "marked" limitation in a domain is when a child's impairment(s) interferes seriously with the child's ability to independently initiate, sustain, or complete activities. An "extreme" limitation in a domain is when a child's impairment(s) interferes very seriously with these abilities.

CONTINUING DISABILITY REVIEWS

WHAT IS A CONTINUING DISABILITY REVIEW?

Social Security periodically reviews your medical impairment(s) to determine if you continue to have a disabling condition. If we determine that you are no longer blind or have a qualifying disability, your benefits will stop.

We call this review a Continuing Disability Review (CDR). The law requires us to perform a medical CDR at least once every three years, however, if you have a medical condition that is not expected to improve, we will still review your case, once every five to seven years. We will reach out to you to obtain updated information about your condition using the SSA-454 (Continuing Disability Review Report) or SSA-455 (Disability Update Report) form. Those who receive the SSA-455 now have the option to complete the Disability Update Report (SSA-455) form online.

NOTE: During the CDR, we will also review your income, resources, and living arrangements to ensure that you continue to meet the non-medical program requirements. We call this periodic review a Redetermination. For more information on SSI Redeterminations, see page 52.

HOW DO WE CONDUCT CONTINUING DISABILITY REVIEWS FOR A CHILD?

For a child, SSA initiates a CDR at least once every three years if we expect the child's medical condition may improve. We may also initiate a CDR if we do not expect the child's condition to improve.

If we decided the child has a qualifying disability based on low birth weight, we will generally initiate a CDR by age 1. However, if we initially decide that medical improvement in the child's medical condition(s) is unlikely to occur by age 1, we will schedule the child's CDR after age 1.

During the CDR, we may ask the child's representative payee to provide evidence that the child is, and has been, continuing treatment that is medically necessary and appropriate for his or her medical condition.

If the child's representative payee refuses to provide the necessary evidence without good cause, we may look for another representative payee. We may also decide to pay the child directly, if they are old enough to receive their own benefits.

NOTE: See page 63 for information about the duties of a representative payee.

WHAT HAPPENS TO MY CHILDHOOD DISABILITY AT AGE 18?

If you are eligible for disability benefits as a child, 2 months prior to attaining age 18, we will review your case. During this review, we will determine if your current medical condition(s) meets the disability requirements as an adult. When we initiate the medical redetermination, we will use the adult criteria to determine if you are eligible for disability benefits. We use the same criteria for adults who file new SSI applications.

SUPPLEMENTAL SECURITY INCOME (SSI) WORK INCENTIVES

WHAT ARE WORK INCENTIVES?

One of our highest priorities is to help people with disabilities achieve independence by helping them take advantage of employment opportunities. Work incentive employment supports help people with disabilities and blind SSI recipients go to work by minimizing the risk of losing their SSI or Medicaid benefits.

Some incentives allow us to not count some of your income or resources.

Other incentives let you continue to receive Medicaid coverage even though you are not receiving SSI payments.

You may be entitled to take advantage of more than one work incentive program. Depending on the types of income you receive, it will change the amount we do not count and the SSI payment amount.

Visit our websites at ***www.ssa.gov/disabilityresearch/workincentives.htm*** and ***www.ssa.gov/redbook*** for more information about work incentives.

EARNED INCOME EXCLUSION

We do not count the first $65 of earned income plus one half of the amount over $65. Therefore, we reduce your SSI benefit only $1 for every $2 you earn over $65.

STUDENT EARNED INCOME EXCLUSION

If you are a student under age 22, as explained on page 99, we may exclude up to $2,220 of gross earnings in a month (but not more than $8,950 in calendar year 2023) in figuring your countable income.

IMPAIRMENT-RELATED WORK EXPENSES

If you are a person with a disability, we may exclude from your earned income any out-of-pocket expenses you pay for certain items and services that relate to your disability that you need in order to work as long as the cost is reasonable. It does not matter if you also use these items and services for non-work activities. For example, we can deduct the costs of co-pays, medications, counseling services, car modifications, assistive technology that people with disabilities use for employment-related purposes; such as software applications, computer support services, and special tools which have been specifically designed to accommodate the person's impairment or attendant care services. We call these expenses impairment-related work expenses (IRWE) and can deduct the cost of them as long as the cost is "reasonable", that is, it represents the standard charge for the item or service in your community. However, if somebody reimburses you for these expenses, we cannot exclude them from your earned income.

We will exclude IRWE from your earned income when we figure your SSI monthly payment amount. This means your SSI benefit could go up.

We may also consider these items when we figure your earnings in order to decide if you are doing substantial work. We only look at substantial gainful activity (SGA) when you first apply for SSI. If you are receiving SSI and go to work, SGA is not an issue. However, we do have to figure your countable income, as explained on page 16.

WORK EXPENSES FOR BLIND PERSONS

If you are blind, we will deduct any part of your earned income that you spend to be able to work (such as for transportation, taxes, or special equipment) from the amount of income we use to figure your SSI benefit. The expense does not have to be related to your blindness. See the SSI Spotlight on Impairment-Related Work Expenses, page 93.

PLAN TO ACHIEVE SELF-SUPPORT (PASS)

If you are blind or have a disability, you may set up a plan to set aside income or resources to meet expenses for reaching a work goal. You may also exclude part of your ineligible spouse's income and resources.

If you are a child living with your parent(s), you may also exclude part of your parents' income and resources.

Unlike impairment-related work expenses, you may use a PASS to exclude unearned income and resources as well as earned income and use that money to meet the expenses of reaching your work goal.

We do not count income or resources set aside under a PASS when figuring the SSI benefit amount. You cannot use your SSI payment to pay the expenses necessary to reach your work goal. This is because you must use the SSI to pay ordinary living expenses.

You can use a PASS to establish, maintain, or increase SSI benefits.

NOTE: See the SSI Spotlight on Plan to Achieve Self-Support (PASS), page 96.

TICKET TO WORK

The Ticket to Work and Work Incentive Improvement Act of 1999 (Public Law 106-170) provides several important opportunities for people ages 18 through 64 who receive Social Security disability or SSI benefits and who want to go to work or increase their earnings. See our website at ***www.ssa.gov/work*** to find out more about this program.

One of the opportunities provided by this law is the Ticket to Work Program. The Ticket program is available in all States. Under the Ticket program, you may be eligible to receive free employment services from an approved employment support service provider of your choice. Our term for an approved service provider is an "employment network." Or you can choose to work with your State Vocational Rehabilitation Agency.

The employment network will work with you to come up with a plan designed to help you reach your work goals. We pay the employment networks for helping you achieve certain earnings-related milestones and outcomes. There is no cost to you. The ultimate goal is to help you find a good job, a good career and a better self-supporting future.

While you are participating in the Ticket program, we will not conduct regularly scheduled continuing medical disability reviews to see if your disabling condition has improved.

Under the Ticket to Work legislation, beneficiaries who are interested in returning to work can also receive free benefits counseling from Work Incentive Planning and Assistance (WIPA) projects. WIPA projects are community-based organizations that will help you understand the employment supports that are available to you, how work will affect your benefits, and enable you to make informed choices about work.

Another provision of the Ticket to Work legislation is the Protection and Advocacy for Beneficiaries of Social Security (PABSS) program. PABSS organizations are located in all states and territories and serve beneficiaries who want to work by helping to remove barriers to employment. PABSS organizations assist beneficiaries with understanding employment rights, reasonable accommodations, and can assist with complaints about an employment network or your State Vocational Rehabilitation Agency.

You can find a list of employment networks in your area and other information on this program at ***https://choosework.ssa.gov/*** or by calling **1-866-968-7842** (TTY **1-866-833-2967**).

MEDICAID BUY-IN

Another provision of the Ticket to Work and Work Incentives Improvement Act of 1999 expands the States' options under the Medicaid buy-in program for working individuals with disabilities.

- States can cover working individuals with disabilities who are at least 16, but less than 65 years of age using income and resource limits set by the State.
- States can provide Medicaid to employed individuals covered under the group described above, who lose that coverage due to medical improvement, but who still have a medically determinable severe impairment.

The Social Security Administration and the Centers for Medicare & Medicaid Services (CMS) are encouraging States to participate in this program.

HOW TO APPLY: To apply for assistance under this rule, you should contact the State medical assistance (Medicaid) office in your area to find out if your State participates or plans to participate.

BENEFIT CONTINUATION FOR PEOPLE WHO WORK: SECTION 1619(a) OF THE SOCIAL SECURITY ACT

Section 1619(a) provides that, even if you are working at or above the SGA level, you may be able to continue to receive cash payments and Medicaid benefits. Your benefits will not necessarily stop just because of work. To qualify, you must have been eligible for an SSI payment for at least one month before you begin working at the SGA level; you must still be considered to have a qualifying disability; and you must meet all other eligibility rules, including the income and resource tests.

MEDICAID WHILE WORKING: SECTION 1619(b) OF THE SOCIAL SECURITY ACT

Section 1619(b) provides that, in most cases, even if your earned income (after the applicable exclusions) is too high to permit an SSI payment, you may still be eligible for Medicaid as long as you need Medicaid in order to work and your earnings are under a "threshold" amount. See ***www.ssa.gov/disabilityresearch/wi/1619b.htm*** to learn more about threshold amounts. In certain cases you can have an individual threshold amount. See ***www.ssa.gov/redbook/index.html*** for more information about individualized thresholds.

REINSTATEMENT WITHOUT REAPPLYING

If you are eligible for Medicaid under Section 1619(b), you remain eligible for SSI and may begin receiving payments again without a new SSI application if your earnings drop.

SSI AND EXTRA HELP WITH MEDICARE PRESCRIPTION DRUG COVERAGE

If you receive SSI and you have Medicare, you are automatically eligible for prescription drug coverage and Extra Help with your prescription drug coverage costs. You will not be required to file a separate application. You will be able to select a prescription drug plan. If you do not select a plan on your own, Medicare will enroll you in a plan with no premium to make sure you get help paying for your prescription drugs. You can join, switch, or drop a Medicare prescription drug plan during certain times throughout the year.

If you need information about Medicare prescription drug plans or how to enroll in a plan, visit ***www.medicare.gov/part-d/*** or call **1-800-MEDICARE** (**1-800-633-4227**). TTY users can call **1-877-486-2048**. You can also request information about your State Health Insurance Assistance Program (SHIP). SHIP is a national program that offers free help with your Medicare questions.

SPECIAL BENEFITS FOR SOME INSTITUTIONALIZED BENEFICIARIES

If you are eligible under section 1619 of the Social Security Act and you enter a medical institution, you may be eligible for a regular SSI benefit for up to 2 months.

EXPEDITED REINSTATEMENT (EXR) OF BENEFITS

EXR is a safety net for people who successfully return to work and lose their entitlement to SSI benefits and payments. If your cash payment ended because of your work and earnings, and you stop work within five years of when your benefits ended, we may be able to start your benefits again.

EXR allows you to receive up to six months of temporary cash benefits while we conduct a medical review to determine whether we can reinstate your benefits. You may also be eligible for Medicaid during this provisional benefit period. To get payments while we make our decision and to meet the reinstatement requirements, your previous SSI eligibility must have terminated because of excess earned income or a combination of earned and unearned income, and you must:

- Be unable to work at the SGA level due to your medical condition.
- Be unable or become unable to perform SGA in the month of the EXR request.
- Have a current impairment(s) that is the same as, or related to, your original disabling impairment(s).
- Request EXR within five years from the month your benefits stopped.

EFFECT OF WORK ON MEDICAL REVIEW

Effective January 1, 2002, Social Security will not conduct a continuing disability review of a beneficiary with a disability based on work activity alone. This provision applies to SSI recipients who have received Social Security disability benefits for at least 24 months. This provision does not apply to SSI only beneficiaries. If you receive SSI only, we will conduct regularly scheduled medical reviews, unless you are using your Ticket to Work. As long as you are using your Ticket to Work, participating in the program, and making progress toward your vocational goals we will not conduct a medical review. For more information about Ticket to Work, see page 42.

CONTINUATION OF BENEFITS AFTER MEDICAL CESSATION (SECTION 301 BENEFITS)

If we find that you are no longer have a qualifying disability due to medical improvement or that you do meet the adult requirements for disability, your benefit payments usually stop. However, if you are participating in an appropriate program of vocational rehabilitation (VR) or similar services, your benefits may continue until your participation in the program ends. To qualify for continued payments, you must meet these requirements:

- You must be participating in an appropriate program of VR or similar services that began before your disability ends under our rules.
- We must decide that your continued participation in the program will increase the likelihood of your permanent removal from the disability benefit rolls.

Here are some examples of appropriate programs:

- An individualized education program (IEP) for an individual age 18 through 21
- The Ticket to Work
- A Vocational Rehabilitation Agency using an individualized plan for employment (IPE)
- Support services using an individualized written employment plan
- A Plan to Achieve Self-Support (PASS)

MEDICAID BUY-IN PROGRAM FOR WORKING PEOPLE WITH DISABILITIES

What is Medicaid Buy-in? Medicaid Buy-in is designed to provide Medicaid to working people with disabilities, who because of relatively high earnings cannot qualify for Medicaid under one of the other provisions.

Who is eligible? States are allowed to provide Medicaid to these individuals by creating a new optional eligibility group.

Although some States may have more liberal income limits, in most States individuals may become eligible if:

- They are in a family whose **net** income is less than 250 percent of the national poverty guideline for a family of the size involved (for example, the 2023 Federal Poverty Guideline for a family of 3 is $24,860, so the limit for this program would be $62,150).
- Except for their earnings, they would be considered eligible for SSI — this includes meeting the definition of disability.
- They meet all other SSI income and resource limits.

Each State determines its own definition of a "family." All SSI exclusions apply to the determination of family income, including the earned income exclusions.

Individuals are not required to have been receiving SSI benefits to be eligible for this Medicaid Buy-in provision. However, the State must make a disability determination if an individual was not an SSI recipient. SGA (wages or self-employment) is not a consideration when States make this determination.

EXAMPLE: The 2023 Federal Poverty Guideline for an individual is $14,580. The net income limit for Medicaid Buy-in for an individual is income of less than 250 percent of $14,580, that is, less than $36,450.

For example, if Joe Green's annual income is earnings of $42,765 he meets the net income limit (after the SSI earned income exclusions) and is eligible for Medicaid Buy-in if his State participates, as long as he meets all other eligibility factors of SSI.

$42,765.00 earnings divided by 12 months = $3,563.75

$ 3,563.75 monthly earnings
-85.00 general and earned income exclusion
$ 3,478.75
-1,739.38 exclusion of half remaining earned income
$ 1,739.37 monthly countable income, or $20,872.44 a year.

In this example, Mr. Green's net income of $20,872 is below 250 percent of the poverty guideline for an individual (less than $36,450).

Are there premiums? States are allowed (but not required) to charge eligible individuals premiums or other cost-sharing charges. These charges may be set on a sliding scale based on income. Each State makes the decision about the premiums or other cost-sharing charges.

How do I get more information? To find out more about Medicaid in your State, call your State medical assistance (Medicaid) office. You may find information on the Medicare website at ***www.medicare.gov/talk-to-someone*** on how to contact your State Medicaid office.

To find out if your State has a Medicaid Buy-in plan, contact your State Medicaid office.

HOW TO FIND OUT MORE

Most Social Security offices have a Work Incentive Liaison (WIL) who works with outside organizations that serve people who are blind or have disabilities. Please contact your local office for the name and telephone number of the WIL.

Also available to provide assistance are Area Work Incentives Coordinators (AWIC). AWICs are experienced employment support experts who:

- Coordinate and/or conduct public outreach on work incentives in their local areas.
- Provide and/or coordinate and oversee training on SSA's employment support programs for all personnel at local Social Security offices.
- Handle sensitive or high profile disability work-issue cases, if necessary.
- Monitor the disability work-issue workloads in their areas.

See ***www.ssa.gov/redbook/eng/resources-supports.htm#a0=1*** for information on how to contact your local AWIC.

For more information on work incentives, see the SSI Spotlights on:

Impairment-Related Work Expenses	page 93
Special SSI Rule for Blind People Who Work	page 94
Individual Development Accounts	page 95
Plans to Achieve Self-Support	page 96
Property You Need for Self-Support	page 97
Student Earned Income Exclusion	page 99
Continued Medicaid Eligibility for People Who Work: Section 1619(b)	page 109

Go to ***www.ssa.gov/redbook*** to view the "Red Book" (a summary guide to employment supports) on our website.

The Red Book is also available on audiocassette, Braille, large print, and CD. It contains additional information on both SSI and Social Security disability work incentives. In addition, the above site, along with ***www.ssa.gov/work***, provide information on our efforts to help people with disabilities enter the workforce in employment or self-employment. There are sections about vocational rehabilitation programs, employment support, legislation, employment programs, health care for people with disabilities, and much more.

REPORTING RESPONSIBILITIES

WHAT THINGS MUST YOU REPORT TO SOCIAL SECURITY?

You must report any of the changes listed below to us, because they may affect your eligibility for SSI and your benefit amount:

- Change of address.
- Change in living arrangements.
- Change in earned and unearned income, including a change in wages or net earnings from self-employment, including your spouse's income if you are married and living together, and parents' income if applying for a child.
- Change in resources, including your spouse's resources, if you are married and living together, and parents' resources if applying for a child.
- Death of spouse or anyone in your household.
- Change in marital status (including any same-sex relationships).
- 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 (such as a hospital, nursing home, or a correctional institution such as prison, jail, detention center, boot camp, etc.).
- Change in school attendance (if you are under age 22).
- Change in lawful noncitizen status.
- Sponsor (or sponsor's spouse) changes of income, resources, or living arrangement for noncitizens.
- 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.

WHAT MUST YOU ALSO REPORT IF YOU ARE A PERSON WITH A DISABILITY?

- Improvement in your medical condition.
- When you start or stop work, or have a change in pay or hours worked.
- Any change in your Ticket to Work status.
- Any change in your work or PASS expenses (see page 42 for information about PASS).

WHEN DO YOU NEED TO REPORT?

Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

NOTE: Please see the "Spotlight on Reporting Your Earnings to SSA" on page 89.

WHAT HAPPENS IF YOU DO NOT REPORT CHANGES TIMELY AND ACCURATELY?

You may be underpaid and not receive the benefits due to you as quickly as you otherwise could if you do not report changes on time.

We may overpay you and you may have to pay us back. We may apply a penalty that will reduce your SSI payment by $25 to $100 for each time you fail to report a change to us, or you report the change later than 10 days after the end of the month in which the change occurred.

If you knowingly make a false or misleading statement or knowingly fail to report important changes, we may impose a sanction against your payments. The first sanction period is a withholding of payments for 6 months. Subsequent sanction periods are for 12 months and then 24 months.

NOTE: See the "SSI Spotlight on Rights and Responsibilities" on page 71.

SOCIAL SECURITY NOTICES AND LETTERS

WHAT DOES A NOTICE LOOK LIKE?

A Social Security notice will have the following features:

- A heading that always includes the agency name, usually the name of the Social Security program, and the type of notice. For example:

  Social Security Administration
  Supplemental Security Income
  Notice of Change in Payment

- Social Security's internet link, toll-free telephone number, and the address for your local office.

WHY DO WE SEND YOU A NOTICE?

Notices are one of the ways that we communicate with the public. Notices are necessary to explain our decisions, inform you of your rights and responsibilities, and explain what you can do if you disagree with our decisions.

We also send notices that may ask you to call or come into the office, or to request information or documents.

WHEN DO WE SEND YOU A NOTICE?

We will send you a notice, to inform you about your claim, benefit status or benefit amount. A notice will be sent if your benefit amount or eligibility changes and/or terminates.

For example, if you receive SSI and changes in your living arrangement, other income, or resources affect your benefit amount, you will receive a notice each time your benefit amount changes.

WHAT DO WE TELL YOU IN OUR NOTICE?

Our notices generally state the following:

- The purpose of the letter.
- Any action we plan to take or decision we've made and the reason.
- Any change in your benefit status or payment amount and the starting date of the change.
- Any action you should take.
- What you should do if you disagree with the decision.
- How to contact us.

WHAT OPTIONS ARE AVAILABLE TO BLIND OR VISUALLY IMPAIRED INDIVIDUALS?

You can choose to receive notices from us in one of the following ways. Just let us know which you prefer. Your choices for receiving notices are:

- Standard print notice by first-class mail;
- Standard print notice by certified mail;
- Standard print notice by first-class mail and a follow-up telephone call;
- Braille notice and a standard print notice by first-class mail;
- Microsoft Word file on a data compact disc (CD) and a standard print notice by first-class mail;
- Audio CD and a standard print notice by first-class mail; or
- Large print (18-point size) notice and a standard print notice by first-class mail.

To select or change the way you wish to receive information from Social Security, go to our secure Internet application, *my* Social Security or contact us.

WHAT OPTIONS ARE AVAILABLE TO LIMITED ENGLISH SPEAKING INDIVIDUALS?

Most notices from Social Security are available in Spanish. Notices that are not available in Spanish include a Spanish cover letter offering translation services from a local Social Security office.

WHAT SHOULD YOU DO IF YOU HAVE TROUBLE UNDERSTANDING OR RESPONDING TO OUR NOTICE?

Contact us if you do not understand a notice, or if you cannot do what we ask in the time allowed. Have the notice with you when you contact us, so we will be able to help you more quickly. We will explain the letter to you and help you do what you need to do to meet your responsibility.

If you misplace a notice that we have sent to you, please contact us. **Do not ignore the letter under any circumstances**. If you do, you could lose benefits or the chance to exercise your rights.

REDETERMINATIONS

WHAT IS A REDETERMINATION?

We review your income, resources, and living arrangements to be sure you are still eligible for SSI and are getting the correct payment.

If you are married or you are a child with a disability under age 18 living with your parent(s), we also review the income, resources, and living arrangements of your spouse or parent(s).

NOTE: We also do a **disability redetermination** using the adult disability rules when a child attains age 18. See page 40.

WHEN DO WE CONDUCT A REDETERMINATION?

We redetermine eligibility and benefit amounts of most recipients once every one to six years.

When you report a change that affects eligibility or payment (for example marriage), we may review your income, resources and living arrangements.

HOW DO WE DO A REDETERMINATION?

There are three ways that we do a redetermination:

- Telephone.
- In person.
- Mail.

For telephone and in-person interviews, we send a letter telling you that we will call you on a certain date and time, or ask you to come into the local Social Security office for a redetermination. Our staff will fill out the forms during the interview based on information you give them. If you have a representative payee, we will send the appointment letter to your representative payee.

If you are unable to keep the scheduled appointment, call us. We will make a new appointment that is more convenient for you.

If we do your redetermination by mail, we will send you a redetermination form for you to complete, sign and return.

If you have a representative payee, they must complete and sign the redetermination form for you.

If you need help completing a redetermination form you receive in the mail, call us or visit your local Social Security office. Our staff will help you fill it out.

RESPONDING TO THE APPOINTMENT LETTER OR THE REQUEST TO COMPLETE FORMS

You have 30 days to:

- Respond to the appointment letter.
- Complete and return the form.
- Tell us that you cannot keep the appointment or are having trouble filling out the form.

NOTE: It is to your advantage to respond to our requests as soon as possible.

WHAT HAPPENS IF YOU DO NOT RESPOND TO THE APPOINTMENT LETTER OR COMPLETE AND RETURN THE FORM?

If you do not respond, you may:

- Have your payments stopped.
- Be overpaid or underpaid.

If you lose SSI eligibility, you may also lose Medicaid eligibility based on getting SSI.

DOCUMENTS YOU MAY NEED FOR A REDETERMINATION

- Pay stubs or income tax returns.
- Proof of other income you receive (pensions, annuities, unemployment compensation, workers' compensation, etc.).
- Savings account, checking account, or other bank statements.
- Life insurance policies.
- Burial contracts.
- Proof of other resources (savings bonds, vehicles, property, trusts, etc.).
- Household receipts and bills to show your monthly expenses (lease, utilities, etc.).

NOTE: We may not need all of these documents. If a document is necessary, we will tell you what we need and help you get it.

OVERPAYMENTS

WHAT IS AN OVERPAYMENT?

An overpayment is when you receive more money for a month than the amount you should have been paid. The amount of your overpayment is the difference between the amount you received and the amount due.

WHAT CAN CAUSE AN OVERPAYMENT?

- Your income is more than you estimated.
- Your living situation changes.
- Your marital status changes.
- You have more resources than the allowable limit.
- You no longer have a qualifying disability and continue to receive benefits.
- You do not report a change to us (on time or at all) as required.
- We incorrectly figure your benefits because of incorrect or incomplete information.

WHAT WILL WE DO IF THERE IS AN OVERPAYMENT?

We will send you a notice explaining the overpayment and asking for a refund of the overpaid amount within 30 days. If you are currently getting payments and you do not repay the overpayment, the notice will:

- Propose to withhold the overpayment at the rate of the lesser of 10 percent or the entire monthly payment.
- State the month the proposed withholding will start.
- Fully explain your appeal rights.
- Explain how you can ask us to review and waive the overpayment, so you may not have to pay it back.
- Explain how you can appeal our decision.

WHAT CAN YOU DO IF YOU GET AN OVERPAYMENT NOTICE?

If you were a minor child receiving Foster Care benefits, and the State was your representative payee at the time you were overpaid, let us know.

If you believe you were not overpaid or the amount of the overpayment is incorrect, you may request a reconsideration.

If you ask for an appeal within 60 days from the date you receive the notice, any payment we are currently making will continue until we make a determination.

NOTE: For information on requesting a reconsideration, see Appeals Process, page 56.

If you believe that you may have been overpaid, but feel that it was not your fault and you cannot afford to pay us back:

- Ask for a waiver of recovery of the overpayment.
- Ask for and complete form SSA-632 (Request for Waiver of Overpayment Recovery).

If necessary, we will help you.

You can ask for a waiver at any time.

If we grant a waiver, you will not have to repay all or part of the overpayment. Generally, for us to grant a waiver, you must show that:

- It was not your fault that you were overpaid; **and**
- You cannot pay back the overpayment because you need the money to meet your ordinary living expenses. You may have to submit proof of your income, as well as bills to show that all of your income is used for your monthly expenses and that it would be a hardship for you to repay.

IF YOU ARE NOT SURE WHAT CAUSED THE OVERPAYMENT, YOU MAY ASK FOR A RECONSIDERATION, A WAIVER, OR BOTH.

You may ask to see your file to see the information we used in figuring the overpayment. You may have us explain the reason for the overpayment while you are examining your file.

WHAT IF THERE WAS AN OVERPAYMENT AND WE DO NOT GRANT YOUR REQUEST FOR A WAIVER?

You can request a reconsideration of Social Security's denial of your request for waiver. If we continue to deny your waiver request upon reconsideration, you may appeal the determination by requesting a hearing (see Appeals Process, page 56). If the agency ultimately denies your waiver request, it is likely that you will have to pay back the overpayment or have it withheld from your monthly benefits.

You can submit form SSA-634 Request for Change in Repayment Rate to ask us to withhold less than the proposed amount each month, or you can arrange to make monthly payments if you no longer receive SSI benefits.

If you no longer receive SSI, we may withhold your overpayment from a Federal Income Tax refund and/or from any future Social Security benefits you may receive. If you become eligible for SSI in the future, we will withhold your overpayment from future SSI payments.

APPEALS PROCESS

You can appeal most determinations and decisions we make about whether you can get SSI or if we make changes to your benefit amount. That means you can ask us to look at your case again.

When you ask for an appeal, we will look at the entire determination or decision, even those parts that were in your favor.

HOW TO APPEAL SOCIAL SECURITY DETERMINATIONS AND DECISIONS

We have established appeals procedures for individuals who disagree with the determination(s) or decision(s) we make. The determination(s) or decision(s) that you can appeal are called "initial determinations" and we discuss them further below. The levels of appeal are:

- Reconsideration;
- Hearing by an administrative law judge;
- Appeals Council Review; and
- Federal Court.

INITIAL DETERMINATION

We call the determinations we make that you can appeal "initial determinations." These determinations are SSA's written findings regarding any legal or factual issue, including but not limited to:

- Whether you are eligible for SSI.
- The amount of your SSI payment.
- The fact that you were overpaid, the amount of the overpayment, and whether you must repay it.

After you file an application for SSI, we will mail you a written initial determination. This is your first "initial determination", but each time we make a determination about your eligibility or payment amount after that is also an initial determination.

Every time we make an initial determination, we will send you a notice. If you want to appeal the initial determination in that notice, you must request an appeal in writing within 60 days of the date you receive your notice. That notice will tell you how to appeal. The notice will also tell you if you are entitled to continued benefits. If you file an appeal for a non-medical initial determination within 60 days of the date you receive your notice, your SSI benefits may continue at the same amount until we make a determination on your appeal. If you file an appeal for a medical disability cessation within 10 days of the date you receive your notice and elect payment continuation, your SSI benefits may continue at the same amount until we make a determination on your appeal.

Contact us and we can help you file your appeal.

NOTE: You may appoint a representative to act for you in the Social Security appeals process. For information on how to appoint a representative, see "How Someone Can Help You With Your SSI" on page 29.

STEPS IN THE APPEALS PROCESS

1. RECONSIDERATION

If you disagree with the initial determination, you may file a request for reconsideration.

- For a disability claim or non-medical issue, take one of the following actions to file a request for reconsideration.

  - Online

    The quickest and easiest way to file a request for reconsideration on a disability claim or non-medical issue is online at ***https://www.ssa.gov/apply/appeal-decision-we-made/request-reconsideration***. Select "Start disability request" or "Start non-medical request" button as applicable. Follow the instructions on the screens to complete and submit the appeal electronically.

  - Send Us a Form by Mail or Fax

    You may also download, complete, and print the form Request for Reconsideration (SSA-561-U2) available at ***www.ssa.gov/forms*** online and then send the completed form to your local Social Security office. You can find the local office fax number and address from the Social Security Office Locator page by entering your ZIP code.

- Medical Disability Cessation

  You may write to us or complete a Form SSA-789 (Request for Reconsideration - Disability Cessation) available at ***www.ssa.gov/forms online***.

  You or your representative must ask in writing for a request for reconsideration **within 60 days** of the date you receive the written notice of the initial determination. We assume that you receive the notice five days after the date on the notice unless you show us evidence it was received after the five days.

  Payment Continuation for non-medical initial determination and medical disability cessation determination:

- Non-Medical Initial Determination:
  - If you ask for a reconsideration in writing within 10 days of the date you receive the notice, any payment we are currently making will continue until we make our reconsideration determination if you continue to meet all other SSI eligibility requirements.
  - If you ask for a reconsideration more than 10 days after the of the date you receive the notice, but within 60 days of the date you receive the notice, your payment may decrease temporarily. However, we will restart any payment we are currently making once we receive and enter your reconsideration. You will continue to receive that payment until we make our reconsideration determination if you continue to meet all other SSI eligibility requirements.
  - If you do not want to continue to receive payments, you can ask us not to continue payments by completing Form SSA-263 (Waiver of Supplemental Security Income Payment Continuation).
- Medical Disability Cessation Determination:
  - If you appeal a medical disability cessation determination and you want to keep receiving benefits until we make a new determination, you must complete a written request for benefit continuation within 10 days after the date you receive the written notice. You are entitled to a hearing with a disability hearing officer.

We will send you (and your representative if you have one) a notice of the reconsideration determination.

We have released a new and improved service to check the status of your appeal. The service provides detailed information about disability and SSI appeals filed either online at ***www.ssa.gov*** or with a Social Security employee. To check the status of your appeal , create or log in to your personal *my* Social Security account.

2. HEARING

If you disagree with the reconsideration determination, you or your representative may request a hearing before a judge by writing to us or by completing a Form HA-501-U5 (Request for Hearing by Administrative Law Judge). Take one of the following actions to file a request for hearing.

- Online

  The quickest and easiest way to file a request for hearing on a disability claim or non-medical issue is online at ***https://www.ssa.gov/apply/appeal-decision-we-made/request-hearing***. Select "Start disability request"or "Start non-medical request" button as applicable. Follow the instructions on the screens to complete and submit the appeal electronically.

- Send us a Form by Mail or Fax

  You may also download, complete, and print the form Request for Hearing by Administrative Law Judge (HA-501-U5) available at ***https://www.ssa.gov/forms/*** online and then send the completed form to your local Social Security office. You can find the local office fax number and address from the Social Security Office Locator page by entering your ZIP code.

You or your representative must request a hearing **within 60 days** after you get the notice of reconsideration determination (or, in rare cases, the initial determination). We assume that you receive the notice five days after the date on the notice. You or your representative may review your file before the hearing and may submit or inform us about new evidence no later than five business days before the date of the hearing. You may continue to receive your SSI if you are appealing a determination that your disability has ended. You must ask in writing for your benefits to continue within 10 days of the cessation notice.

If you do not want to appear at a hearing before a judge, you or your representative may ask the judge to make a decision based on the evidence in your file.

If you do want to have a hearing before a judge, it is very important that you or your representative appear at the scheduled hearing. While the Agency determines the manner of appearance, there are several options: in person; video; and telephone. We will provide notice of the hearing date, location, and issues to be decided at least 75 days before the hearing. If for any reason you cannot make it to your hearing, contact the hearing office in writing, as soon as possible before the hearing, but not later than five days before the date set for the hearing or 30 days after receiving the notice of hearing, whichever is earlier, and explain why you cannot attend. If you do not attend the scheduled hearing, you may lose your appeal rights and benefits.

We may pay you for travel costs if the distance to the hearing from your home is more than 75 miles one way. If you need money for reasonable and necessary travel costs, tell the judge as soon as possible **before** the hearing.

The hearing process is very similar for all types of appeals. If your request for hearing is about whether you have a qualifying disability, the judge will focus on your medical condition(s) and make a decision based on the evidence in your case file. The judge may also call witnesses to testify. For example, the judge may call a medical or vocational expert to testify. During the non-medical hearing process, the judge will focus on the reason you requested a hearing and request evidence specifically related to that issue. Examples of non-medical hearing request reasons include eligibility for SSA benefits, or issues that may have caused an overpayment.

In certain circumstances, you (or your representative, if you have one) may request to subpoena documents or witnesses. You must file a written request for the issuance of a subpoena with the judge or at one of our offices at least 10 business days before the hearing date, unless you show that your circumstances meet the conditions described in 20 CFR 416.1435(b), including that you actively and diligently sought evidence and the evidence was not received. The written request must give the names of the witnesses or documents to be produced; describe the address or location of the witnesses or documents with sufficient detail to find them; state the important facts that the witness or document is expected to prove; and indicate why these facts could not be proven without issuing a subpoena (20 CFR

416.1450). The judge will decide if the documents or witnesses' testimony is reasonably necessary. During the hearing, the judge will explain your case and may ask you and any of your witnesses questions. You may also ask any witnesses questions and present new evidence under certain circumstances.

For claims that are based on an application for disability benefits, you (or your representative, if you have one) must inform the judge about or submit all written evidence, objections to the issues, and pre-hearing written statements no later than five business days prior to the scheduled hearing and must submit subpoena requests no later than 10 business days prior to the hearing. The judge may decline to obtain or consider late submissions of evidence, objections, written statements, or subpoena requests unless you meet certain requirements listed in Social Security's rules at 20 CFR 416.1435(b). These rules do not apply to claims not based on an application for non-disability benefits (20 CFR 416.1435(c)).

The hearing is informal, but we make an audio recording. You may ask for a copy of the hearing recording.

The judge will send you (and your representative, if you have one) a copy of the hearing decision.

3. APPEALS COUNCIL

If you disagree with the judge's decision, you (or your representative) may request an appeal by writing to us requesting an Appeals Council review, or by completing a form HA 520 (Request for Review of Hearing Decision/Order). Go to ***www.ssa.gov/apply/appeal-application-decision/request-review-hearing-decision*** to complete an online request for Appeals Council review.

You (or your representative) must ask for an Appeals Council review **within 60 days** after you get the hearing decision. We assume that you receive the hearing decision five days after the date on the hearing decision.

The Appeals Council may also decide to review your case on its own within 60 days of the date of the decision.

You or your representative may submit or inform us about new evidence. The Appeals Council will only review a case based on additional evidence if it is new material, related to the period on or before the hearing decision, and there is a reasonable probability the evidence would change the outcome of the decision.

The Appeals Council will examine your case and will grant, deny, or dismiss your request for review.

If the Appeals Council grants your request for review, it will either decide your case or return it to a judge for further action, which could include another hearing and a new decision. If the Appeals Council plans to issue a decision that is less than fully favorable to you and does not intend to remand the case for further proceedings, it will send you (and your representative) a notice of its proposed action and will allow you or your representative an opportunity to respond before issuing the decision. The Appeals Council may issue a fully favorable decision, remand your case for further proceedings, or issue a decision that is favorable in part while remanding the remaining issues for further proceedings. In these circumstances, the Appeals Council will not notify you (or your representative) prior to taking action, but will send notice of its review with the decision or remand order.

The Appeals Council will send you (and your representative) a copy of the action it takes on your request for review and explain the reasons for this action.

4. FEDERAL COURT

If the Appeals Council issues a decision or denies your request for review of a judge's decision, and you disagree with the action of the Appeals Council, you may file a civil action with the U.S. District Court in your area. We cannot help you file a court action. You may want to contact a lawyer or a legal aid group to help you.

You must file an action in U.S. District Court **within 60 days** after you receive the notice of Appeals Council action. We consider that you receive notice of the Appeals Council action 5 days after the date on the notice. The U.S. District Court will review the evidence and the final Agency decision. The District Court may send the case back to the Agency, and a judge may be ordered to hold a new hearing and issue a new decision. The District Court may also direct the agency to award benefits or dismiss the case.

EXPEDITED PAYMENTS

We can start payments more quickly than usual in four different types of situations:

- Presumptive disability (PD) or presumptive blindness (PB) payment.
- Emergency advance payment.
- Immediate payment.
- Expedited reinstatement cases.

PRESUMPTIVE DISABILITY OR BLINDNESS PAYMENTS

If your claim is for SSI for disability or blindness, we may make presumptive disability (PD) or presumptive blindness (PB) payments for up to six months while you are waiting for the Disability Determination Services (DDS) to make a final decision. Our decision to grant PD or PB payments is based on the severity of your condition, the evidence available at the time, and the high likelihood that your claim will be ultimately approved, and is not based on your financial need.

NOTE: We will base the amount of these payments on your countable income. See page 16 for an explanation of countable income.

You **may** be eligible to receive SSI payments right away on the basis of a PD or PB determination if you have one or more of the following medical conditions:

- Amputation of a leg at the hip.
- Allegation of total deafness; that is, no sound perception in either ear.
- Allegation of total blindness; that is, no light perception in either eye.
- Allegation of bed confinement or immobility without a wheelchair, walker, or crutches, due to a **longstanding condition** excluding recent accident and recent surgery.
- Allegation of stroke (cerebral vascular accident) more than three months in the past and continued marked difficulty in walking or using a hand or arm.
- Allegation of cerebral palsy, muscular dystrophy, or muscular atrophy and marked difficulty in walking (for example the use of braces), speaking, or coordination of the hands or arms.
- Allegation of Down syndrome.
- Allegation of intellectual disability or another neurodevelopmental impairment (for example, autism spectrum disorder) with complete inability to independently perform basic self-care activities (such as toileting, eating, dressing, or bathing) made by another person filing on behalf of a claimant who is at least four years of age.
- A child has not attained his or her first birthday and the birth certificate or other medical evidence shows a weight below 1,200 grams (2 pounds, 10 ounces) at birth:
- A child has not attained his or her first birthday and available medical evidence shows a gestational age (GA) at birth with these corresponding birth-weights:
  - GA: 37-40 weeks; weight at birth: 2,000 grams (4 pounds, 6 ounces) or less.
  - GA: 36 weeks; weight at birth: 1,875 grams (4 pounds, 2 ounces) or less.
  - GA: 35 weeks; weight at birth: 1,700 grams (3 pounds, 12 ounces) or less.
  - GA: 34 weeks; weight at birth: 1,500 grams (3 pounds, 5 ounces) or less.

- GA: 33 weeks; weight at birth: at least 1,200 grams, but no more than 1,325 grams (2 pounds, 15 ounces) or less.
- GA: 32 weeks; weight at birth; at least 1,200 grams (2 pounds, 10 ounces), but less than 1,325 grams (2 pounds, 15 ounces).

- Symptomatic human immunodeficiency virus (HIV) infection or acquired immunodeficiency syndrome (AIDS); Form SSA-4814-F5 or SSA-4815-F6 is needed.
- A physician confirms by telephone or in a signed statement that an individual has a terminal illness with a life expectancy of six months or less; or a physician or knowledgeable hospice official (for example, hospice coordinator, staff nurse, social worker, or medical records custodian) confirms that an individual is receiving hospice services because of a terminal illness.
- Allegation of a spinal cord injury producing an inability to ambulate without the use of a walker or bilateral hand-held assistive devices for more than two weeks with confirmation of such status from an acceptable medical source.
- Allegation of end-stage renal disease (ESRD) requiring chronic dialysis and the file contains a completed CMS-2728-U3 (End Stage Renal Disease Medical Evidence Report-Medicare Entitlement and/or Patient Registration).
- Allegation of amyotrophic lateral sclerosis (ALS) known as Lou Gehrig's disease.

If we are not able to make a PD or PB determination, sometimes the DDS will make a PD or PB determination based on one of the medical conditions listed above, or on the basis of another severe condition, if a final approval seems likely.

WHAT HAPPENS TO PRESUMPTIVE DISABILITY OR BLINDNESS PAYMENTS IF WE LATER DENY YOUR SSI?

We do not ask you to repay these PD or PB payments, even if you are later found not to be blind or have a qualifying disability. However, if you received an overpayment for other reasons, (for example, excess income, SGA, or resources), we may ask you to repay some of the PD or PB payments.

EMERGENCY ADVANCE PAYMENT

We may be able to make an emergency advance payment to new claimants who face a financial emergency and who are due SSI payments that are delayed or not received. We can only pay one such advance payment. The maximum emergency advance payment you may receive is the smallest of:

- The SSI Federal benefit rate (plus any federally administered State supplement).
- The total amount of benefit due.
- The amount requested for the financial emergency.

WHO CAN RECEIVE AN EMERGENCY ADVANCE PAYMENT?

People who:

- Are due SSI payments (including PD or PB payments) that are delayed or not received.
- Are facing a "financial emergency", which means they need money right away due to a threat to health or safety, such as not enough money for food, clothing, shelter or medical care.

HOW DO WE RECOVER AN EMERGENCY ADVANCE PAYMENT?

We will subtract the emergency advance payment from the payments already due you and pay you the difference. If you are not due past payments, we will subtract the emergency advance payment from your current monthly benefits in up to six monthly installments.

IMMEDIATE PAYMENT

We may be able to make an immediate payment to new claimants and those already receiving SSI whose benefits are delayed or not received and who face a financial emergency. The immediate payment cannot be higher than $999.00.

WHO CAN RECEIVE AN IMMEDIATE PAYMENT?

People who:

- Are initially eligible for SSI, or already receiving benefits.
- Are due SSI payments (including PD or PB payments) that are delayed or not received.
- Are facing a "financial emergency", which means they need money right away due to a threat to health or safety, such as not enough money for food, clothing, shelter or medical care.

HOW DO WE RECOVER AN IMMEDIATE PAYMENT?

We will subtract the immediate payment from the first regular payment due to you.

NOTE: The decision to issue an immediate payment is up to us. You do not have formal appeal rights if we decide you are not eligible for any of these payments.

EXPEDITED REINSTATEMENT (EXR)

If your payments terminated due to excess earned income or a combination of earned and unearned income, you can request to have your payments started again without having to complete a new application. We call this process "expedited reinstatement."

You can request that your payments start again if you:

- Are unable to work at the SGA level due to your medical condition.
- Are unable or become unable to perform SGA in the month of the EXR request.
- Have a current impairment(s) that is the same as, or related to, your original disabling impairment(s).
- Request EXR within five years from the month your benefits stopped.

In order to reinstate your payments under this provision we need updated medical information for the DDS to make their determination. A Social Security representative will assist you with all the necessary forms. If we approve your request for expedited reinstatement of your SSI, your provisional (temporary) benefits will begin the month after your request. You may be eligible for Medicaid coverage.

We can give you provisional benefits for up to six months while we determine whether you can get benefits again. These benefits include Federal payments and Medicaid coverage.

If we decide that you cannot get benefits again, we usually will not ask you to repay the provisional benefits.

REPRESENTATIVE PAYEE PROGRAM

WHAT IS A REPRESENTATIVE PAYEE?

A representative payee is a person, agency, organization or institution we select to manage your benefits when we determine that you are unable to do so yourself or direct others to do it for you. For more information on representative payees you can read the publication *When a Representative Payee Manages Your Money* at ***www.ssa.gov/pubs/EN-05-10097.pdf*** on our website.

Before appointing a representative payee, we must evaluate medical and other types of evidence about your ability to manage your SSI payments.

WHO MUST HAVE A REPRESENTATIVE PAYEE?

- Most children under the age of 18.
- Legally incompetent adults.
- Anyone we determine to be incapable of managing or directing the management of his or her benefits.

WHO CAN SERVE AS YOUR REPRESENTATIVE PAYEE?

- Someone who is concerned with your welfare, usually a parent, spouse, close relative, guardian, or friend.
- An institution such as a nursing home or health care provider.
- A public or nonprofit agency, social service agency, or financial organization.
- Providers or administrative officers at homeless shelters.
- A community based non-profit agency that has been approved by SSA to charge a fee for its service as a payee.

WHAT ARE YOUR REPRESENTATIVE PAYEE'S DUTIES?

The most important duty of a representative payee is to know your needs and to use the benefits in your best interests. Your representative payee must first use your SSI benefits for your current basic needs for food, clothing, housing, medical care and personal comfort items. After paying for your needs, your representative payee must save for you any money left, preferably in an interest-bearing bank account.

Each year, we will ask certain representative payee to complete a representative payee accounting report showing how they spent and saved the money they received for you.

Your representative payee should respond on your behalf to any of our requests for action or information. Common requests are the annual representative payee accounting report, the SSI redetermination of eligibility, or a request for a continuing disability review.

Your representative payee's authority is limited to matters between you and us. A power of attorney does not give someone authority to act as your representative payee. A representative payee has no authority to enter into any binding contracts on your behalf.

Your representative payee is responsible for reporting to us any changes in your circumstances that could affect your eligibility to benefits (income, resources, change of address, living arrangements, return to work, etc.).

You or your representative payee may, at any time, request that we change or terminate the payee arrangement. Following such a request, we will investigate the situation and make a determination.

NOTE: If you are a representative payee for a child under age 18, see:

- SSI for Children on page 23.
- SSI Spotlight on Dedicated Accounts for Children on page 86; and
- How Do Continuing Disability Reviews Work for Children on page 40.

IMPORTANT: Social Security needs volunteers to serve as representative payees.

If you would like more information, please visit our website at ***www.ssa.gov/payee*** or call your local Social Security office.

Also, please read the booklet, *A Guide for Representative Payees* at ***www.ssa.gov/pubs/EN-05-10076.pdf*** on our website.

SUPPLEMENTAL SECURITY INCOME (SSI) AND ELIGIBILITY FOR OTHER GOVERNMENT AND STATE PROGRAMS

Many people who are potentially eligible for SSI benefits do not know how receiving SSI affects their benefits or payments from other government and State programs.

MEDICAID

In most States, if you are an SSI recipient, you may be automatically eligible for Medicaid; an SSI application is also an application for Medicaid. In other States, you must apply for and establish your eligibility for Medicaid with another agency. In these States, we will direct you to the office where you can apply for Medicaid.

Please see the Medicaid website at ***www.medicaid.gov*** for consumer information.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (FORMERLY "FOOD STAMPS")

The Supplemental Nutrition Assistance Program (SNAP) provides help for low-income households to buy the food needed for good health. If you receive SSI, you may be eligible to receive SNAP assistance to purchase food.

If you are applying for or receiving SSI, you are able to get SNAP information and a SNAP application form at your local Social Security office.

If all other members of your household apply for or receive SSI, and you apply for or receive SSI, we will help you complete a SNAP application and forward it to the SNAP office for processing. If you and all other members of your household apply for or receive SSI and already receive SNAP, you may be able to complete the SNAP forms for a recertification at your local Social Security office. SSI benefits count in computing SNAP eligibility.

In some States, the SSI application may serve as an application for SNAP if the individual lives alone. Information is available about SNAP and other nutrition assistance programs at ***www.ssa.gov/pubs/EN-05-10100.pdf*** on our website.

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

The TANF program provides cash block grants to States. TANF gives states the flexibility to determine TANF eligibility rules and to set TANF payment amounts.

In a household receiving TANF, we pay SSI only to adults or children who are blind or have qualifying disabilities, or age 65 or older member(s).

AFFORDABLE HEALTH INSURANCE FOR CHILDREN WHO NEED IT

Medicaid provides free health coverage to most low-income children through State children's health insurance programs. Contact your local State or local medical assistance (Medicaid) office, social service office, or welfare office for more information.

STATE OR LOCAL ASSISTANCE BASED ON NEED

Some States offer state or local assistance based on need to aged, blind, and people with disabilities through the State welfare department. The State may require you to apply for SSI if you receive state or local assistance based on need. If we approve you for SSI, your State or local public assistance payments will usually stop. Your State may be entitled to collect part of your retroactive SSI benefits as repayment for the money they paid you while we processed your SSI claim.

SOCIAL SECURITY, MEDICAID, AND MEDICARE

Many people receive both SSI and Social Security benefits.

Medicaid is linked to receipt of SSI in most States. Medicare is linked to entitlement to Social Security benefits. It is possible to get both Medicare and Medicaid.

States pay the Medicare premiums for people who receive SSI if they are also eligible for Medicaid.

If you get SSI and have Medicare, you will also be eligible for Extra Help with Medicare Prescription Drug Plan Costs without filing a separate application. See ***www-origin.ssa.gov/benefits/medicare/prescriptionhelp.html*** on our website.

STATE PROGRAMS THAT HELP WITH MEDICARE COSTS – MEDICARE SAVINGS PROGRAMS

You may also qualify for help with certain Medicare costs under the programs below if:

- You receive Medicare.
- Your income and resources are limited.

NOTE: These limits vary in some States.

Contact your State, county or local medical assistance office, social service office, or human services office to find out if you qualify for **Medicare Savings Programs**. To get the phone number for your State Medicaid office, visit ***www.medicare.gov/talk-to-someone***, and then scroll down the click page and find the box that reads, "Get help with costs." Click on "Find Your State Office" in the box. This will take you to a page titled, "Medicaid and CHIP How-To Information." Scroll down the page until you see the map of the United States, and simply click on your state in the map. Your state Medicaid agency's name and telephone number will appear.

- **Qualified Medicare Beneficiary (QMB) Program**

  The QMB program helps low-income Medicare beneficiaries by paying Medicare Part A and/or Part B premiums. Medicare providers are not allowed to bill you for Medicare deductibles, coinsurance, and copayments.

- **Specified Low-Income Medicare Beneficiary (SLMB) Program or Qualifying Individual (QI-1) Program**

  The SLMB and QI-1 programs will pay Medicare Part B premiums only.

  Your resources should not exceed $9,090 if you are single or $13,630 if you are a couple. Several items, like your home and a car are not counted. Also, some States use higher resource limits and some states may have no resource limit at all.

- **Qualified people with a disability and Working Individuals (QDWI)**

  The QDWI program will pay Medicare Part A premiums only.

  If you are under age 65, a person with a disability and no longer entitled to free Medicare Hospital Insurance Part A because you successfully returned to work, you may be eligible for a state program that helps pay your Medicare Part A monthly premium.

  To be eligible for this help, you must:

  - Continue to have a disabling impairment.
  - Sign up for premium Hospital Insurance (Part A).
  - Have limited income.
  - Not have resources worth more than $4,000 for an individual and $6,000 for a couple. Your State will not count the home where you live, usually one car and $1,500 in burial expenses (per person) as resources.
  - Not already be eligible for Medicaid.

  NOTE: Some States have different limits.

To find out more about the QDWI program, contact your local, county, or State Health Insurance Assistance Program (SHIP) or Medicaid office.

SOCIAL SECURITY ENTITLEMENT REQUIREMENTS

Many people who are eligible for SSI may also be entitled to receive Social Security benefits. In fact, the application for SSI is also an application for Social Security benefits. We often need to obtain additional information from the person before we can award Social Security benefits.

The following sections provide information on who may be entitled to Social Security benefits.

TO BE ELIGIBLE FOR SOCIAL SECURITY BENEFITS AS A WORKER, YOU MUST BE:

- Age 62 or older, or a person with a disability or blindness.
- "Insured" by having enough work credits.

For applications filed December 1, 1996, or later, you must either be a U.S. citizen or lawfully present noncitizen in order to receive monthly Social Security benefits.

HOW MUCH WORK DO YOU NEED TO BE "INSURED"?

We measure work in "work credits." You can earn up to four work credits per year based on your annual earnings. The amount of earnings required for a work credit increases each year as general wage levels rise.

To be eligible for most types of benefits (such as benefits based on blindness or retirement), you must have earned an average of one work credit for each calendar year between age 21 and the year in which you reach age 62 or be a person with a disability or blindness, up to a maximum of 40 credits. A minimum of six work credits is required, regardless of age.

To qualify for Social Security benefits based on a disability other than blindness, you must have worked long enough and recently enough under Social Security's rules. The number of work credits you need for disability benefits depends on your age when you met the requirements of a person with a disability. You generally need 20 work credits earned in the last 10 years ending with the year you become a person with a disability. However, younger workers may qualify with fewer credits.

The rules are as follows:

- **Before age 24** — You may qualify if you have six work credits earned in the three-year period ending when your disability starts.
- **Age 24 to 31** — You may qualify if you have credit for having worked half the time between age 21 and the time you become a person with a disability.

  For example, if at age 27 you became a person with a disability, you would need 12 work credits in the past six years (between age 21 and age 27).
- **Age 31 and older** — In general, you will need to have the number of work credits shown in the chart below. You must have earned at least 20 of the credits in the 10 years immediately before you become a person with a disability.

Born After 1929 and Become A Person with a Disability at Age	Work Credits Needed
31 through 42	20
44	22
46	24
48	26
50	28
52	30
54	32
56	34
58	36
60	38
62 or older	40

WHO CAN RECEIVE BENEFITS ON YOUR EARNINGS RECORD?

You can receive Social Security benefits based on your earnings record if you are age 62 or older, or a person with a disability or blindness and have enough work credits.

Family members who qualify for benefits on your work record do not need work credits. However, if they file an application December 1, 1996, or later, they must be a U.S. citizen or lawfully present noncitizen.

If you are receiving retirement or disability benefits, your spouse may qualify if they are one of the following:

- Age 62 or older.
- Divorced from you, age 62 or older, and were married to you for at least 10 years prior to your divorce.
- Under age 62 and caring for a child (under age 16 or a child with a disability prior to age 22) who is entitled to benefits on your work record.

If you are age 62 or older and have enough work credits to receive Social Security benefits, but have not filed a claim, your divorced spouse may still qualify for benefits on your record. A divorced spouse must have been married to you for at least 10 years, and have been finally divorced from you for at least 2 years. This will not impact your Social Security benefit.

Your surviving spouse may qualify if they are:

- Age 60 or older.
- Age 50 or older and have a disability.
- Divorced from you, age 60 or older (age 50 and have a disability), and were married to you for at least 10 years prior to your divorce.
- Under age 60 and caring for your child (under age 16 or a person with a disability prior to age 22) who is entitled to child's benefits.
- Divorced from you, under age 60 and caring for his or her child (under age 16 or a person with a disability prior to age 22) who is entitled to benefits on your record.

A dependent parent(s), age 62 or older, of a deceased worker may qualify for benefits based on the worker's record.

Unmarried children of a person with a disability, retired or deceased workers may qualify if they are:

- Under age 18.
- 18-19 years old and a full-time student (no higher than grade 12).
- 18 or older and have a disability that started before age 22.

Under certain circumstances, we may also pay benefits to stepchildren, grandchildren, step-grandchildren and adopted children.

SSI SPOTLIGHTS

The SSI Spotlights are in-depth looks at some of the program rules referred to earlier in this package. We designed them as handouts to help applicants through the process of applying for and receiving SSI.

The SSI Spotlights are available for use by the general public. We encourage advocates to distribute them to their clients and to any other individuals or groups who can use them. The Spotlights provide more details than our general information pamphlets. See ***www.ssa.gov/pubs/index.html*** to find online general information pamphlets.

The information in the SSI Spotlights is general and not to be applied to specific case situations. You must contact us for specific case information.

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SPOTLIGHT ON RIGHTS AND RESPONSIBILITIES

WHAT ARE YOUR RIGHTS?

You have the right to:

- Apply for benefits free of charge.
- Get help from Social Security to fill in the application forms and get documents you need.
- Have someone help you with your SSI claim and have that person go with you when you visit the Social Security Administration.
- Be represented by a qualified individual of your choosing (whether an attorney or a non-attorney).
- Ask to see or get copies of the information in your records.
- Get a letter that will tell you what we determine about what benefits you can get and what we will pay you.
- Appeal most determinations we make about whether you can get SSI, or the amount of SSI, if you disagree with our determination.
- Have the assistance of an interpreter, free of charge, if you do not speak English well enough to do business with us.
- Get help from us to obtain your medical records.
- Get copies of the law, regulations or policy statements used to decide your claim.

WHAT ARE YOUR RESPONSIBILITIES?

You must tell us when:

- You move or change your mailing address.
- Anyone moves into or out of your household.
- There is a change in the income or earnings of you, your spouse or your parents (if you are a child).
- You have returned to work, or your condition has improved and you are now able to work.
- There is a change in resources owned by you, your spouse, or your parents (if you are a child).
- You get help with living expenses or get income from friends or relatives.
- Your spouse or anyone in your household dies.
- You get married, separated or divorced (including any same-sex relationships).
- You change your name.
- You become eligible for other benefits or payments.
- You enter or leave an institution (such as a hospital, nursing home, prison or jail).
- You leave the United States or return to the United States.
- You have an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape.
- There is a change in your school attendance (if under age 22).
- There is a change in your immigration status.
- You are a sponsored immigrant and your sponsor's income changes.
- Your condition improves, if you get SSI because of a disability or blindness.
- You cannot keep an appointment with our office.

REMINDERS

- If you become unable to manage your funds, you should report this to Social Security.
- We will provide free interpreter services at your request to conduct your Social Security business. Please call us first so that someone who speaks your language will be available to help you. See the SSI Spotlight on Interpreter Services, page 110.
- You and your representative must provide us with accurate information. It is illegal to knowingly and willfully give us false information.
- You must tell us about all of your medical treatment sources when you apply based on a disability or blindness.
- Generally, you have 60 days to notify us if you want to appeal a determination that you disagree with.
- In the event of your death, a family member or friend should notify us.

PLEASE NOTE: This handout provides a general overview of your SSI rights and responsibilities. We do not mean for the information to cover all parts of the law. For specific information about your case, contact Social Security.

FOR MORE INFORMATION

Please visit or write any Social Security office, or call our toll-free number at **1-800-772-1213**. You can speak to a representative at the toll-free number between the hours of 8 a.m. and 7 p.m. on business days. Whenever you call, have your Social Security number handy.

Spanish speaking representatives are also available to take your calls. Follow the instructions in Spanish to reach a Spanish-speaking representative.

Recorded information and services are available 24 hours a day, including weekends and holidays.

If you contact the local office or call the 1-800 number service and you need an interpreter to communicate with us, we will provide one upon request, free of charge.

If you have a TTY machine, you may call our toll-free TTY number, **1-800-325-0778**, between 8 a.m. and 7 p.m. on business days.

We treat all calls confidentially whether they're made to our toll-free numbers or to one of our local offices. We also want to ensure that you receive accurate and courteous service. That's why we have a second Social Security representative monitor some incoming and outgoing telephone calls.

You may also visit our website on the Internet at ***www.ssa.gov*** for other topics regarding SSI or Social Security.

SPOTLIGHT ON LIVING ARRANGEMENTS

DOES WHERE I LIVE AFFECT HOW MUCH SSI I CAN GET?

Yes, it can. If you live in your own place and pay your own food and shelter costs, regardless of whether you own or rent, you may get up to the maximum SSI amount payable in your State. You may also get up to the maximum if you live in someone else's household as long as you pay your food and shelter costs. If you live in someone else's household and don't pay your food and shelter costs or pay only part of your food and shelter costs, your SSI payment may be reduced by up to one-third of the SSI Federal benefit rate.

DO MY LIVING EXPENSES AFFECT MY SSI BENEFIT?

Generally, they do not. Your SSI benefit amount depends on your income, not on your expenses.

WHAT IF SOMEONE ELSE HELPS PAY MY LIVING EXPENSES?

Any food or shelter you get from someone else that you do not pay for may reduce your SSI payment. However, we do not reduce your payment if your spouse who is living with you provides these items. Likewise, if you are a minor child, we will not reduce your benefits if a parent or parents who live with you provide these items.

There is a limit on how much food and shelter we may count. The limit is one third of the maximum Federal SSI amount payable for a month, plus $20.

We do not consider items you receive that you cannot use for food or shelter as income. For example, if someone buys you a household or personal item, such as a small kitchen appliance, clothing, or a piece of jewelry of modest value, it does not reduce your SSI payment.

WHAT ABOUT PEOPLE IN INSTITUTIONS?

Generally, people who live in institutions such as hospitals, nursing homes, prisons, or jails are not eligible for SSI or are only eligible for a maximum of $30 a month (some States supplement this $30 benefit). However, there are some exceptions. For more information about one of these exceptions, see the SSI Spotlight on Continued Benefits for Persons Who Are Temporarily Institutionalized on page 102.

WHAT ABOUT THE HOMELESS?

Having a permanent residence is not a requirement for receiving SSI. If you are homeless, you may receive up to the maximum SSI amount payable in your State. In addition, if you are receiving SSI, you may be able to receive subsidized housing.

If you live in a public shelter, you can receive SSI for up to six months out of any nine months that you live there. For more information on homelessness see the SSI Spotlight on Homelessness on page 115.

SPOTLIGHT ON RESOURCES

WHAT ARE RESOURCES?

A resource is money as well as something that you own and can turn into cash. Examples of resources are property, stocks, bonds, and bank accounts.

WHY ARE RESOURCES IMPORTANT IN THE SSI PROGRAM?

SSI is a needs-based program. To get SSI, your countable resources must not be worth more than $2,000 for an individual or $3,000 for a couple. We call this the resource limit.

Countable resources are the things you own that count toward the resource limit. Many things you own do not count.

WHAT THINGS DO NOT COUNT TOWARD THE RESOURCE LIMIT?

The following things generally do not count toward the resource limit:

- The home you live in and the land it is on.
- One vehicle, if you or a member of your household use it for transportation.
- Household goods and personal effects.
- Life insurance policies you own with a combined face value of $1,500 or less.
- Burial plots or spaces for you or your immediate family.
- Burial funds of up to $1,500 each for you and your spouse's burial expenses.
- Property you or your spouse use in a trade or business, or on your job if you work for someone else (see the SSI Spotlight on Property Essential to Self Support, page 97).
- If you are blind or have a disability, money or property, you have set aside under a Plan to Achieve Self-Support (PASS) (see the Spotlight on page 96).
- Up to $100,000 of funds in an Achieving a Better Life Experience (ABLE) account established through a State ABLE program (see the Spotlight on ABLE Accounts, page 78).

There are other things you own that may not count as resources for SSI. Sometimes you might be able to get monthly benefits even if you own things that put you over the resource limit.

For more information, see the Spotlight on page 101, "Getting SSI Benefits While You Try to Sell Excess Resources".

THIS INFORMATION IS GENERAL. FOR MORE INFORMATION, CALL **1-800-772-1213** (TTY **1-800-325-0778**);
VISIT OUR WEBSITE ***www.ssa.gov*** ON THE INTERNET, OR CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE.

SPOTLIGHT ON FINANCIAL INSTITUTION ACCOUNTS

Financial institution accounts include checking or savings, Christmas club, credit union, certificate of deposit, and money market accounts. They can be individual or joint accounts. We look at the title of the account to determine who has access to the money in that account.

WHAT IS THE DIFFERENCE BETWEEN AN INDIVIDUAL AND JOINT ACCOUNT?

- An individual account has one person's name on the title and, usually, only that person can withdraw money from the account.
- A joint account has more than one person's name on the title, for example John or Mary Jones, and all persons named can withdraw money from the account.

CAN I HAVE A JOINT ACCOUNT AND RECEIVE SSI?

Yes, but we consider the money in the account to belong to you even if you do not consider the money to be yours. If you receive SSI and have a joint account with someone who:

- Does not receive SSI, all of the money in the account is considered yours; or
- Receives SSI, we assume that you both own the money in equal shares unless you can show us otherwise.

For a joint account, you have the chance to show us that some or all of the money does not belong to you. We call this a rebuttal. Your local office can tell you what you have to do to show that the money is not yours.

WHAT IF I HAVE AN INDIVIDUAL ACCOUNT, BUT I AM HOLDING MONEY FOR SOMEONE ELSE IN IT?

We consider all of the money in your account to be yours. If you receive benefits for someone else, for example as a representative payee, or you are holding money for someone else in your account, for example as a trustee, it is important that your account be titled to show this. Your Social Security office can tell you how you should title the account.

Example: Mary Harris receives SSI. She also receives Temporary Assistance for Needy Families (TANF) for her daughter, Mavis. The monies from SSI and TANF are deposited into Mary's individual account. That account balance is $2,200. For SSI purposes, Mary's share of that account is $2,200. When Mary contacts us, we advise her how to set up and properly title a separate account for her daughter, Mavis.

SPOTLIGHT ON BURIAL FUNDS

WHAT IS A BURIAL FUND?

A burial fund is money set aside to pay for burial expenses. For example, this money can be in a bank account, other financial instrument, or a prepaid burial arrangement.

Some States allow an individual to pre-pay for their burial by contracting with a funeral home and paying in advance for their funeral. You should discuss this with your local Social Security office.

DOES A BURIAL FUND COUNT AS A RESOURCE FOR SSI?

Generally, you and your spouse can set aside up to $1,500 each to pay for burial expenses. In most cases, this money will not count as a resource for SSI.

If you (or your spouse) own life insurance policies or have other burial arrangements in addition to your $1,500 burial funds, some of the money in the burial fund may count toward the resource limit of $2,000 for an individual or $3,000 for a couple.

DOES INTEREST EARNED ON YOUR (AND YOUR SPOUSE'S) BURIAL FUND COUNT AS A RESOURCE OR INCOME FOR SSI?

No. Interest earned on your (or your spouse's) burial fund that you leave in the fund does not count as a resource or income for SSI and does not affect your SSI payment amount.

HOW CAN YOU SET UP A BURIAL FUND?

Any account you set up must clearly show that the money is set aside to pay burial expenses. You can do this either by one of the following:

- Titling the account as a burial fund.
- Signing a statement saying all of the following:
  - ☑ How much has been set aside for burial expenses.
  - ☑ For whose burial the money is set aside.
  - ☑ How the money has been set aside.
  - ☑ The date you first considered the money set aside for burial expenses.

WHAT HAPPENS WHEN YOU SPEND MONEY FROM A BURIAL FUND?

If you spend any money from a burial fund on items unrelated to burial expenses, there may be a penalty.

THIS INFORMATION IS GENERAL. FOR MORE INFORMATION, CALL **1-800-772-1213** (TTY **1-800-325-0778**);
VISIT OUR WEBSITE ***www.ssa.gov*** ON THE INTERNET, OR CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE.

SPOTLIGHT ON LOANS

WHAT IS A LOAN?

A loan is anything you receive from someone that you agree to pay for at a later date.

You can make the loan agreement with a lending institution such as a bank, or an individual, such as a friend or relative.

You can make it orally or in writing, but it must be enforceable under State law.

A loan can be:

- Cash.
- Food.
- Shelter items (rent, mortgage, utility bills, etc.).

HOW DOES A LOAN AFFECT MY SSI BENEFIT?

If you enter into a valid loan agreement, the value of the cash or item you receive is not income and does not reduce your SSI payment.

However, any funds that you borrow which you do not spend in that month, will count toward your SSI resource limit of $2,000 for an individual (or $3,000 for a couple) the next month.

If you lend money to someone else, the money they owe you may be a countable resource and may affect your eligibility for SSI.

DOES INTEREST ON A LOAN COUNT AS INCOME FOR SSI?

If you lend money to someone else, and we count the loan agreement as a resource, then we do not count the interest you receive as income.

SPOTLIGHT ON ACHIEVING A BETTER LIFE EXPERIENCE ACCOUNTS (ABLE)

INFORMATION ABOUT TAX-FREE SAVING ACCOUNTS FOR PEOPLE WITH DISABILITIES

The Stephen Beck, Jr., Achieving a Better Life Experience Act (ABLE) became law on December 19, 2014. The law aims to ease financial strains faced by individuals with disabilities by making tax-free saving accounts available to cover qualified disability expenses.

IMPORTANT FACTS TO KNOW ABOUT THE ABLE ACT

- The designated beneficiary of an ABLE account is the eligible individual who owns the ABLE account. They must be:
  - receiving Supplemental Security Income (SSI) based on blindness or disability that began before age 26.
  - in SSI suspense due solely to excess income or resources but otherwise eligible for SSI based on blindness or disability that began before age 26;
  - receiving disability insurance benefits (DIB), childhood disability benefits (CDB), or widow's with disabilities or widower's benefits (DWB) based on blindness or disability that began before age 26.
  - the subject of a disability certification.
    - A disability certification, to be signed by the individual or someone else establishing the ABLE account for the individual:
      - Certifies that the individual is blind or has a physical or mental impairment that results in marked and severe functional limitations and that such blindness or disability began before age 26;
      - Includes a certification that the individual has a copy of the diagnosis relating to his or her relevant impairment(s), signed by a physician.
    - Conditions on SSA's "List of Compassionate Allowances Conditions" are deemed to meet the requirements for filing a disability certification if the condition was present and produced marked and severe functional limitations before the individual attained age 26.

  Note: We do not determine ABLE eligibility.
- An eligible individual may have only one ABLE account.
- A contribution is the deposit of funds into an ABLE account. Any person may contribute to an ABLE account for an eligible beneficiary. Typically, contributions for an ABLE account may not exceed the annual gift tax exemption ($16,000 in 2022). However, if the beneficiary is working, and they or their employer are not making certain retirement plan contributions, the beneficiary may contribute an additional amount equal to the lesser of their annual compensation or the individual Federal Poverty Level for a one-person household in their state of residence for the prior calendar year (which for 2022, would be $12,880 in the continental US, $16,090 in Alaska, and $14,820 in Hawaii).
  - A distribution is the withdrawal from an ABLE account. Distributions are only to or for the benefit of the designated beneficiary.
  - A person with signature authority can establish and control an ABLE account for a designated beneficiary who is a minor child or is otherwise incapable of managing the account.
- Qualified disability expenses (QDE) are expenses made for the benefit of the designated beneficiary and related to his or her disability, including, but not limited to:
  - Education.
  - Housing.
  - Transportation.

    - Employment training and support.
    - Assistive technology and related services.
    - Health.
    - Prevention and wellness.
    - Financial management and administrative services.
    - Legal fees.
    - Expenses for ABLE account oversight and monitoring.
    - Funeral and burial.
    - Basic living expenses.
- A rollover is one of the following;
    - The distribution of all or some of the funds from one ABLE account to the ABLE account of a member of the original designated beneficiary's family.
    - A limited amount from a qualified tuition plan (also called a 529 plan) to the SSI applicant, recipient, or deemor's ABLE account.

TREATMENT OF ABLE UNDER FEDERAL MEANS-TESTED PROGRAMS

SSI Program

We disregard the first $100,000. Only assets above $100,000 count as a resource. If an ABLE balance exceeds $100,000 by an amount that causes you to exceed the SSI resource limit — whether alone or with other resources, we suspend the SSI payment until the countable resources are below the allowable limit.

Medicaid Program

A beneficiary's Medicaid continues when an SSI recipient's ABLE account exceeds $100,000 by an amount that causes the recipient to exceed the SSI resource limit--whether alone or with other resources. The recipient retains eligibility for Medical Assistance (Medicaid) without a time limit as long as they remain otherwise eligible. If ABLE resources above $100,000 cause an individual to exceed the resource limit, then Medicaid continues uninterrupted. If non ABLE resources over $100,000 cause an individual to exceed the resource limit, Medicaid is suspended.

Medicaid Payback Provision

A portion or all of the balance remaining in the ABLE account of a deceased designated beneficiary must be distributed to a State that files a claim against the designated beneficiary or the ABLE account itself with respect to benefits provided to the designated beneficiary under that State's Medicaid plan. The payment of such claim (if any) will be made only after providing for the payment from the designated beneficiary's ABLE account of the designated beneficiary's funeral and burial expenses and all outstanding payments due for his or her other qualified disability expenses, and will be limited to the amount of the total medical assistance paid for the designated beneficiary after the establishment of the ABLE account over the amount of any premiums paid, whether from the ABLE account or otherwise by or on behalf of the designated beneficiary, to a Medicaid Buy-In program. After the expiration of the applicable statute of limitations for filing Medicaid claims against the designated beneficiary's estate, a qualified ABLE program may distribute the balance of the ABLE account to the successor designated beneficiary or, if none, to the deceased designated beneficiary's estate. Some States have taken steps to limit payback. See state plan disclosure documents for specific details.

Frequently Asked Questions

1. What is an ABLE account?

   An Achieving a Better Life Experience (ABLE) account is a tax-advantaged savings account. Contributions can be made to meet the qualified disability expenses of the owner, or designated beneficiary. ABLE accounts receive favorable treatment and are excluded from resources in whole or in part, for purposes of certain means-tested Federal programs.

2. What is the federal law that made ABLE accounts possible?

   The Stephen Beck, Jr., Achieving a Better Life Experience (ABLE) Act became law on December 19, 2014. The law aims to increase financial independence and improve quality of life while easing financial hardship faced by many individuals with disabilities and their families.

3. Who is eligible to own an ABLE account?

   In order to be eligible to own an ABLE account, a person must be:

   - receiving Supplemental Security Income (SSI) based on blindness or disability that began before age 26;
   - in SSI suspense due solely to excess income or resources but otherwise eligible for SSI based on blindness or disability that began before age 26;
   - receiving Social Security Disability Insurance benefits (DIB), childhood disability benefits (CDB), or widow's with disabilities or widower's benefits (DWB) based on blindness or disability that began before age 26; or
   - the subject of a disability certification.
     - A disability certification, to be signed by the individual or someone else establishing the ABLE account for the individual:
       - Certifies that the individual is blind or has a physical or mental impairment that results in marked and severe functional limitations and that such blindness or disability began before age 26;
       - Includes a certification that the individual has a copy of the diagnosis relating to his or her relevant impairment(s), signed by a physician.
     - Conditions on SSA's "List of Compassionate Allowances Conditions" are deemed to meet the requirements for filing a disability certification if the condition was present and produced marked and severe functional limitations before the individual attained age 26.

   Note: We do not determine ABLE eligibility.

4. Do you have to provide proof of disability when opening an ABLE account?

   Most ABLE programs simply require individuals to certify that they have a disability and are eligible to open an account. You do not, generally, have to send in medical records or diagnoses in order to open an ABLE account. The person must make the proof available for the IRS or the ABLE program if requested to satisfy the disability certification requirement. Account owners must recertify their eligibility annually.

5. Who is the owner and beneficiary of an ABLE account?

   The person with the disability is the owner and the beneficiary of the ABLE account. Therefore, you may see "owner" and "designated beneficiary" used interchangeably when you get information about ABLE accounts.

6. Do ABLE account balances count toward the SSI statutory resource limit?

   Up to and including $100,000 in the person's ABLE account is excluded from being treated as a countable resource for SSI benefits calculations.

7. What happens if an SSI recipient has more than $100,000 in an ABLE account?

   Up to and including $100,000 in an ABLE account is disregarded. Only assets above $100,000 count as a resource for SSI purposes. If the ABLE account balance exceeds $100,000 by an amount that causes the SSI recipient to exceed the $2,000 resource limit, either alone or with other resources, SSI benefits will be suspended without a time limit (assuming that the individual otherwise remains eligible for SSI). SSI benefits are reinstated for all months in which the ABLE account balance no longer causes the individual to exceed the resource limit and the individual is otherwise eligible for SSI.

8. Will Medicaid be suspended if the ABLE account exceeds $100,000?

   No. Medicaid eligibility continues even if the ABLE account exceeds $100,000 by an amount that causes the recipient to exceed the SSI resource limit, whether alone or with other resources, as long as the individual remains otherwise eligible for SSI.

9. Who may contribute to an ABLE account?

   Any person may contribute to, or deposit funds into, an ABLE account. (The Internal Revenue Code defines a person as including an individual, trust, estate, partnership, association, company, or corporation.)

10. Can Social Security or SSI benefits be deposited into an ABLE account?

    Yes. Beneficiaries who receive Social Security or SSI benefits can deposit their benefits into their ABLE accounts. If the beneficiary has a representative payee (payee), the payee must ensure that the ABLE account adheres to all requirements of the Representative Payee Program. For more information for payees who use ABLE accounts to manage benefits, please visit our website: Social Security - Representative Payee Program - Payee and ABLE Accounts (***ssa.gov***).

11. Can a Representative Payee deposit SSA funds into an ABLE account?

    For information on representative payees' use of ABLE accounts to manage funds, please visit Use of ABLE Accounts by Representative Payees.

12. How much may be contributed annually to an ABLE account?

    Total contributions from all sources are limited to the annual gift tax exclusion, unless the account owner is employed (see below). In 2022, the gift tax exclusion limit is $16,000. In 2023, the gift tax exclusion is $17,000.

13. Can more money be contributed to the ABLE account of a working account owner?

    Yes. ABLE account owners who are employed, and for whom certain retirement plan contributions have not been made for the taxable year, may contribute additional funds to their ABLE accounts beyond the annual gift tax exclusion limit ($16,000 in 2022; $17,000 in 2023). The additional annual contributions may not exceed the federal poverty level for a one-person household (in the designated beneficiary's state of residence) for the previous calendar year or the designated beneficiary's compensation for the current taxable year, whichever is less.

14. What is a distribution from an ABLE account?

    A distribution is any payment from an ABLE account. Distributions (other than returns of contributions) may be made only to, or for the benefit of, the designated beneficiary. Distributions for Qualified Disability Expenses are not counted as taxable income.

15. What are Qualified Disability Expenses (QDE)?

    Qualified Disability Expenses (QDE) are expenses that relate to the disability or blindness of the designated beneficiary and that are for the benefit of the designated beneficiary in improving health, independence, or quality of life. Such expenses include, but are not limited to, expenses

related to the designated beneficiary's: education; housing; transportation; employment training and support; assistive technology; healthcare, prevention and wellness; financial management and administrative services; legal fees; account oversight and monitoring; funeral and burial expenses; and basic living expenses.

16. Do distributions from ABLE accounts impact SSI benefits?

    A distribution for a housing expense or for an expense that is not a QDE is counted as a resource, if the designated beneficiary retains the distribution into the month following the month of receipt. If the designated beneficiary spends the distribution within the month of receipt, there is no effect on SSI eligibility.

17. Who can open an ABLE account?

    The ABLE account may be established by a person selected by the eligible individual; or If an eligible individual (whether a minor or adult) is unable to establish his or her own ABLE account, an ABLE account may be established on behalf of the eligible individual by: the eligible individual's agent under a power of attorney or, if none, by a conservator or legal guardian; spouse, parent, sibling, grandparent of the eligible individual; or a representative payee appointed for the eligible individual by the Social Security Administration (SSA), in that order. An account opened by a representative payee appointed by SSA must meet all of the SSA account rules and requirements.

18. How do you open an ABLE account?

    You can open an ABLE account by going directly to an ABLE program's website or by calling their customer service. Some state programs may offer paper enrollment. You can view a list of all state ABLE programs and websites at www.abletoday.org/able-programs.

19. Who administers ABLE programs?

    States administer ABLE programs. You can view a listing of all state ABLE programs at ***www.abletoday.org/able-programs***.

20. Does the ABLE account have to be opened in the home state of the eligible individual?

    No. Eligible persons or their authorized legal representatives may open an account in their own State's plan or in a State plan that is available to out-of-State residents. Some State plans are available only to residents of that State. It is important to look at one's home State plan first in case there are tax benefits for owning an ABLE account with that plan.

21. How many ABLE accounts may an account owner have?

    Only one ABLE account can be owned no matter what plan you enroll in.

22. Are ABLE accounts transferrable?

    ABLE accounts are transferrable to siblings who are also eligible individuals. See state plan disclosure documents for specific details.

23. What are the tax benefits of owning an ABLE account?

    Earnings on an ABLE account and distributions from the account for QDEs are not counted as taxable income.

OTHER USEFUL LINKS

SSA Program Operations Manual System (POMS):
https://secure.ssa.gov/apps10/poms.nsf/lnx/0501130740

Use of ABLE Accounts by Representative Payees
https://www.ssa.gov/payee/able_accounts.htm

Representative Payee FAQ's
https://www.ssa.gov/payee/faqrep.htm

Federal Rule: Final Regulations
https://www.federalregister.gov/documents/2020/11/19/2020-22144/guidance-under-section-529a-qualified-able-programs

Centers for Medicare & Medicaid Services ABLE Medicaid Director Letter:
https://www.medicaid.gov/federal-policy-guidance/downloads/smd17002.pdf

National Association of State Treasurers – ABLE:
https://nast.org/able/

ABLE National Resource Center:
https://www.ablenrc.org/

SPOTLIGHT ON TRUSTS

As of January 1, 2000, the SSI law on trusts changed. This information applies to trusts established on or after January 1, 2000.

WHAT IS A TRUST?

A trust is a legal arrangement regulated by State law in which one party holds property for the benefit of another. In certain situations, a trust can be set up for an SSI recipient. A trust can contain:

- Cash or other liquid assets.
- Real or personal property that could be turned into cash.

HOW DOES A TRUST AFFECT MY SSI?

If you use your assets to establish a trust on or after January 1, 2000, generally, the trust will count as your resource for SSI.

- In the case of a **revocable** trust, the whole trust is your resource.
- In the case of an **irrevocable** trust, if there are any circumstances under which payment could be made to you or for your benefit, the portion of the trust from which payment could be made is your resource.

See the SSI Spotlight on Resources on page 74, for more information about resources and SSI.

WHAT THINGS COUNT AS ASSETS AND ARE USED TO ESTABLISH A TRUST?

Assets usually include your:

- Income (countable and excluded).
- Resources (countable and excluded).
- Property or payments that you have a right to but do not receive.

ARE THERE ANY EXCEPTIONS TO THE LAW ON TRUSTS?

The law does not apply to the following:

- Trusts under Section 1917(d)(4)(A) of the Social Security Act, which are often called "special needs trusts".
- Trusts under Section 1917(d)(4)(C) of the Social Security Act, which are often called "pooled trusts".

We will also not count the trust if counting it causes you hardship, and you meet the undue hardship criteria.

NOTE: Certain revocable trusts under section 1917(d)(4)(A) or (C) of the Social Security Act may still count as your resource.

HOW DOES MONEY FROM A TRUST THAT IS NOT MY RESOURCE AFFECT MY SSI BENEFITS?

- Money paid directly to you from the trust reduces your SSI benefit.
- Money paid directly to someone to provide you with food or shelter reduces your SSI benefit but only up to a certain limit. No matter how much money is paid for these items, we subtract no more than $324.66 (in 2023) from your SSI check for the month you receive the items.
- Money paid directly to someone to provide you with items other than food and shelter does not reduce your SSI benefits. (Items that are not "food or shelter" include medical care, telephone bills, education, entertainment, etc.)

HOW CAN I FIND OUT MORE ABOUT SETTING UP A TRUST?

We cannot tell you how to set up a trust. You may consult a lawyer or financial advisor to find out more about trusts.

Your local Social Security office has a list of groups that can find you a lawyer or give you free legal services if you qualify. You may also contact the State or local bar association or the Legal Services Corporation for legal assistance if you qualify.

NOTE: Some trusts and trust payments that we do not count as your resources or income for SSI purposes can affect your Medicaid eligibility.

Contact your State if you need more information about how trust and trust payments can affect Medicaid eligibility.

NOTE: Additional rules apply to trusts established by representative payees. Your representative payee should contact the local Social Security office for more information.

SPOTLIGHT ON DEDICATED ACCOUNTS FOR CHILDREN

WHAT IS A DEDICATED ACCOUNT?

A dedicated account is a separate financial institution account that the representative payee of a child with a disability under age 18 is required to open, when the child is eligible for large past-due payments (usually any payment covering more than six months at the current benefit rate).

The past-due payments will be deposited directly into that "dedicated account" and the use of these funds is restricted.

WHAT ARE THE REQUIREMENTS FOR THE ACCOUNT?

- A dedicated account must be separate from the account used for the regular monthly benefit payment and can only be a checking, savings or money market account.
- Other funds, except for certain past-due SSI benefits, cannot be commingled with the funds in the dedicated account.
- The account cannot be in the form of certificates of deposit, mutual funds, stocks, bonds or trusts.
- The title must show the child owns the funds, including interest.

HOW CAN YOU USE THE MONEY IN THE DEDICATED ACCOUNT?

You can use the money only for the following expenses:

- Medical treatment.
- Education.
- Job skills training.

We also allow the following expenses if they benefit the child and are related to the child's impairment:

- Personal needs assistance (for example in-home nursing care).
- Special equipment.
- Housing modification.
- Therapy or rehabilitation.
- Other items or services approved by your local Social Security office, like legal fees incurred by the child in establishing a claim for a child with a disability child's benefits.

You may not use these monies for basic monthly maintenance costs such as food, clothing, or shelter. You must use the regular monthly SSI benefit for the child's food, clothing, or shelter.

If there are any questions on use of the funds, contact your local Social Security office.

HOW WILL SOCIAL SECURITY MONITOR THE DEDICATED ACCOUNT?

Each year, we will require the representative payee to complete a report on the use of the dedicated account funds as well as the regular monthly benefits received on the child's behalf.

Therefore, it is very important for the representative payee to keep receipts, bank statements, and maintain an expense record for at least two years as verification of expenditures. The representative payee should be able to provide Social Security with an explanation of any expenditure and how it relates to the child's disability.

NOTE: If there is a change of representative payee and a dedicated account exists, the former representative payee must complete a final accounting of the funds and return the balance of the account to us. We will then transfer the funds to a new dedicated account opened by the new representative payee.

Furthermore, after the child turns age 18 and even if they are their own representative payee, the dedicated account provision still applies to the existing account. Money can only be withdrawn in accordance with the dedicated account guidelines.

SPOTLIGHT ON DEEMING PARENTAL INCOME AND RESOURCES

I HAVE A CHILD WITH A DISABILITY UNDER AGE 18 AND I AM WORKING. CAN MY CHILD QUALIFY FOR SSI?

Possibly. We consider some of your income and resources to be available to your child. They may affect whether your child can get SSI and how much. The process of determining how much of your income and resources we will count is called "deeming."

WHEN DOES DEEMING APPLY?

Deeming applies if the parent(s) has income and/or resources that we must consider **and** the child:

- Is under age 18.
- Lives at home with his or her parent(s), or adoptive parent(s).
- Lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.

DOES DEEMING OF INCOME AND RESOURCES APPLY IF MY SPOUSE IS A STEPPARENT TO MY CHILD?

Yes. A stepparent's income and resources count as long as the parent or adoptive parent lives in the home.

DOES DEEMING COUNT ALL INCOME AND RESOURCES?

We do not deem some types of income and resources.

Examples of income that we do not deem are Temporary Assistance for Needy Families, certain Department of Veterans Affairs' pensions, general assistance, foster care payments for an ineligible child, and income used to make court-ordered support payments.

Examples of resources that we do not deem are a home that the beneficiary resides in, one vehicle that is used for transportation and money in certain retirement or pension funds.

For the types of income and resources that we do use in the deeming process, only a portion is deemed to the child.

WHEN DOES DEEMING NOT APPLY?

Deeming stops the month after a child turns age 18. Therefore, a child who could not receive SSI because of deeming may be able to get SSI when they turn age 18.

Deeming does not apply in some other situations.

THIS INFORMATION IS GENERAL. FOR MORE INFORMATION, CALL **1-800-772-1213** (TTY **1-800-325-0778**);
VISIT OUR WEBSITE ***www.ssa.gov*** ON THE INTERNET, OR CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE.

SPOTLIGHT ON REPORTING YOUR EARNINGS TO SOCIAL SECURITY

WHAT ARE EARNINGS?

Earnings for SSI purposes are wages and self-employment income that you get from working.

DO I HAVE TO REPORT MY EARNINGS TO SOCIAL SECURITY?

Yes. If you work and get SSI, then you must report your earnings. If you have a representative payee, then your representative payee must report your earnings. If you participate in the Ticket to Work Program, you should also report your earnings to the employment network or State vocational rehabilitation agency that is helping you reach your work goals.

DO I NEED TO REPORT ANYONE ELSE'S EARNINGS?

Yes. Sometimes you must report someone else's earnings. Here are a few examples:

- Your spouse lives with you and has earnings.
- A child getting SSI lives with a parent who has earnings.
- You are a noncitizen and have a sponsor and your sponsor (or his or her spouse) has earnings (even if your sponsor doesn't live with you).

WHAT SPECIFIC EARNINGS INFORMATION DO I HAVE TO REPORT?

You need to report the following:

- Monthly gross wages (that is the amount before taxes or other deductions are subtracted).
- If you start or stop working.
- Increases or decreases in your wages or self-employment income.
- If you start or stop a second or third job.
- Work expenses related to your disability.
- if you are blind, any work expenses.

WHAT EARNINGS INFORMATION DOES SOCIAL SECURITY NEED TO SEE?

We need to see:

- Every pay stub, including pay stubs for overtime, vacations, and bonuses.
- If self-employed, copies of your Federal Income Tax Forms Schedule SE, Schedule C, Schedule C-EZ, or Schedule F.
- Receipts for work expenses related to your disability.
- If you are blind, receipts for any work expense.
- Receipts for expenses paid to reach your Plan to Achieve Self-Support (PASS) work goal.

WHEN DO I REPORT EARNINGS?

When you start or stop work or when there is a change in your earnings, you need to report this information right away.

This information must be reported no later than the 10th day of the month after the month of change. For example, if you get SSI and start working on May 22, then you must report this information no later than June 10. You must continually report your earnings by the 10th day of the month following the month of earnings.

HOW DO I REPORT EARNINGS?

You may call us at **1-800-772-1213**. Or you may call, visit, or write your local Social Security office. Social Security also offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You may also use *my* Social Security to report wages online. For more information about these electronic wage reporting methods, please see the Spotlight on Automated Wage Reporting Tools on page 91. Ask Social Security how you can report wages using this system or application.

SPOTLIGHT ON AUTOMATED WAGE REPORTING TOOLS

WHAT ARE AUTOMATED WAGE REPORTING TOOLS?

Social Security has created several automated or electronic options for wage reporting.

- The SSI Telephone Wage Reporting system;
- The SSA Mobile Wage Reporting application;
- The online tool within the *my* Social Security portal.

These tools save you time and help you report important wage information to Social Security without the need for you to call, visit, or write your local Social Security office.

The SSI Telephone Wage Reporting system is a toll-free automated system that allows certain recipients, their spouses, parents and representative payees to report the total gross monthly wages for the prior month to SSA over the telephone.

The SSA Mobile Wage Reporting application allows certain recipients, their spouses, parents and representative payees to report gross monthly wages from pay stubs for the prior month using a mobile device. Wage reporters can download and install the free application on an Apple or Android mobile device.

The *my* Social Security portal has a convenient online wage reporting tool that isavailable on a computer or smartphone. This tool allows certain recipients, deemors, and representative payees with a *my* Social Security account to report pay slip information online. Additionally, Social Security Disability Insurance (SSDI) beneficiaries and their representative payees can use this tool to report their earnings.

WHO CAN USE AUTOMATED WAGE REPORTING TOOLS?

Only certain individuals can report monthly wages using automated wage reporting tools, and one option may be better for you to use than the others depending on your circumstances. Please contact your local Social Security office to see which wage reporting option is best for you. If automated wage reporting is an option for you, the office will provide you with instructions for how to report wages using your preferred method.

WHAT YOU NEED BEFORE YOU REPORT WAGES USING THE TELEPHONE REPORTING SYSTEM OR THE MOBILE APPLICATION

- The Social Security number of the person who is making the wage report (the caller or mobile device user).
- The Social Security number of the wage earner.
- All pay stubs for wages paid in the report month so that you can provide the gross wages received by the wage earner. Gross wages are the amount of pay before taxes and other deductions.
- The caller's or mobile device user's name as it appears on their Social Security card.

IMPORTANT: If you are using the telephone reporting system, please be sure to call from a quiet location, since background noise may cause the report to fail.

WHAT YOU NEED BEFORE YOU REPORT WAGES ONLINE WITH *my* Social Security

- An active *my* Social Security account.
- All pay stubs for wages paid in the report month. If the wage earner has multiple employers, you will need pay stubs from all the employers. You will copy information from each pay stub during the online reporting process.

WHEN SHOULD YOU REPORT WAGES USING AUTOMATED WAGE REPORTING TOOLS?

We encourage you to report wages using our automated wage reporting tools during the first six days of the month to help prevent an incorrect SSI payment. You can choose any of the first six days of the month to report. If you miss reporting during the six-day reporting period at the beginning of the month, you can still report the prior month's gross wages at any time during the month using our automated reporting tools or you can report to your local Social Security office.

Remember, we encourage consistent monthly wage reporting early in the month to help prevent SSI overpayments **and** underpayments.

WHO IS THE WAGE EARNER?

A wage earner is the person who is working and receiving wages or payment for working. You are the wage earner if you are working and you are reporting your own wages. If you are reporting someone else's wages, then the wage earner is the person whose wages you are reporting.

IS THERE ANOTHER WAY TO REPORT WAGES?

Yes.

If using automated wage reporting tools is not an option, you should report the following information to your local Social Security office:

- The total gross monthly wage amount for the prior month.
- The name of the wage earner.
- The wage earner's social security number.
- The name and social security number of the person who receives SSI.

Report the monthly wage information by:

- Sending a fax with the gross wage amount and applicable month.
- Mailing a brief letter with the gross wage amount and applicable month.
- Calling your local field office.

WAGE REPORTING REMINDER

You can now sign up for email or text reminders to report monthly wages for SSI at ***www.ssa.gov/ssiwagereporting*** on our website.

SPOTLIGHT ON IMPAIRMENT-RELATED WORK EXPENSES

BECAUSE OF MY DISABLING IMPAIRMENT, I HAVE TO PAY FOR CERTAIN ITEMS SO I CAN WORK. HOW DO THESE EXPENSES AFFECT MY SSI?

In most cases, we can deduct the out-of-pocket costs of these items, which we call impairment-related work expenses (IRWE), from the amount of earnings we use to figure your SSI payment.

This means that we do not reduce your SSI payment as much because we do not count all of your earnings.

WHAT ARE SOME EXAMPLES OF IRWE THAT CAN BE DEDUCTED?

If you work, we may deduct your out-of-pocket expenses for items such as medicine, medical supplies, medical devices, service animals, assistive technology that people with disabilities use for employment-related purposes; such as software applications, computer support services, and special tools which have been specifically designed to accommodate the person's impairment and disposable items such as bandages and syringes when figuring the amount of your earned income.

We may also be able to deduct your out-of-pocket expenses for medical services such as counseling, doctor's visits and some attendant care services charged for preparing you for work, attending to you while you are at work, or getting you to and from work. We may also deduct certain out-of-pocket expenses for transportation and modifications to your home, car, or van to allow you to work.

The expense must not be reimbursed by any other source, and must be related to your disabling impairment(s) and needed in order for you to work.

Example: Ellen Jones receives SSI because she has a disability. She works and earns $1,025 a month, which is the only income she receives. She has the following work expenses:

- She pays $125 a month for union dues and insurance.
- She pays $250 a month to a special transportation service that she needs to get to and from work because of her disabling impairment.

Although Ms. Jones has work expenses of $375 a month, only the $250 of her earnings which she uses to pay for the special transportation service are related to her impairment and not counted in determining the amount of her SSI benefit as follows:

$ 1,025 - $20 (general exclusion) = $1,005

$ 1,005 - $65 (work exclusion) = $940

$ 940 - $250 (impairment-related work expense) = $690

$ 690 / 2 = $345

$ 345 = countable earnings.

NOTE: Normally, public transportation is not an IRWE.

WHAT IF I NEED THE ITEM OR SERVICE BOTH ON AND OFF THE JOB?

Generally, it does not matter if you also need the item or service for daily living. For example, the cost of a wheelchair usually can be deducted from the earnings we might count even though the wheelchair is used for both daily living and work.

ARE THERE ANY OTHER RULES THAT MAY HELP?

A person who has a disability may also use other SSI work incentives, such as a Plan to Achieve Self-Support (PASS) and continued Medicaid coverage while working.

SPOTLIGHT ON SPECIAL SSI RULE FOR BLIND PEOPLE WHO WORK

WHAT IS THE SPECIAL SSI RULE?

There is a special rule to help people who work and receive SSI based on blindness. This rule allows a blind person to exclude from earned income, all expenses that enable the person to work. The expense does not need to be related to the blindness.

WHAT ARE SOME EXAMPLES OF EXPENSES THAT CAN QUALIFY UNDER THE RULE?

Expenses that can qualify include:

- A service animal, including the cost of food and upkeep.
- Transportation to and from work.
- Licenses, fees, or taxes.
- Attendant care services.
- Meals eaten during work hours.
- Medical and non-medical equipment or supplies.
- Other work-related equipment or services.

EXAMPLE: Ray Barnett receives SSI because of blindness. He works and earns $805 per month, which is the only earned income he receives. He has the following work expenses:

- His employer withholds $250 per month for Federal and State income taxes and Social Security (FICA) taxes.
- He has to pay $100 per month for transportation to and from work.

Mr. Barnett uses $350 of his earnings to pay for these work expenses. Therefore, $350 of his earnings is not counted in determining the amount of his SSI benefit as follows:

$ 805 - $20 (general exclusion) = $785

$ 785 - $65 (work exclusion) = $720

$ 720 / 2 = $360

$ 360 - $350 (blind work expenses) = $10

$ 10 = countable earnings

ARE THERE ANY OTHER RULES THAT MAY HELP?

A person who is blind may also use other SSI work rules, such as a Plan to Achieve Self-Support and continued Medicaid coverage while working.

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SPOTLIGHT ON INDIVIDUAL DEVELOPMENT ACCOUNTS

WHAT IS AN INDIVIDUAL DEVELOPMENT ACCOUNT (IDA)?

An IDA is a special bank account that helps you save for your education, the purchase of a first home, or to start a business.

You use earnings from your work to set up an approved bank account for an IDA.

HOW DOES AN IDA HELP MY MONEY TO GROW?

You contribute money from your earnings from work. With an IDA, your contributions are matched with money from your State's TANF (Temporary Assistance for Needy Families) program or from special funds called "demonstration project" money. The matching money may help you reach your goal sooner.

WHO IS ELIGIBLE FOR AN IDA?

- If you are working and receiving TANF payments, you may be eligible for a **TANF IDA**. (Not every State currently offers a TANF IDA.)
- If you are working and **either** receiving TANF **or** have low income and assets, you may be eligible for a **demonstration project IDA**.

HOW WILL A TANF IDA AND DEMONSTRATION PROJECT IDA AFFECT MY SSI?

Your SSI payment will not go down — it might even go up! This is because the earnings, the matching money, and the interest that goes into your IDA do **not** count as your income or resources when we figure your SSI.

WHERE CAN I FIND OUT MORE ABOUT IDAS?

To find out more about IDAs, including IDA programs in your area, you can visit ***https://www.acf.hhs.gov/ocs/programs/afi*** or contact your State TANF agency.

SPOTLIGHT ON PLAN TO ACHIEVE SELF-SUPPORT

WHAT IS A PLAN TO ACHIEVE SELF-SUPPORT (PASS)?

A PASS is a written plan of action for getting a particular kind of job or starting a business. In it you identify:

- The job or business (this is your work goal).
- The steps you will take and the things you will need in order to achieve your work goal (for example: education or training, transportation, childcare, or assistive technology).
- The money you will use to pay for these things (this may be any income – (other than SSI payments – or assets, such as Social Security benefits, wages from a current job, or savings).
- A timetable for achieving your goal.

HOW CAN A PASS HELP ME ACHIEVE MY WORK GOAL?

If SSA approves your PASS, we will not count the money you spend on your plan when we determine your eligibility for SSI. If you are already eligible for SSI, this will increase your SSI payment, which will replace all of the money you spend on your PASS.

WHO MAY HAVE A PASS?

You may have a PASS if:

- You would be eligible for SSI based on disability if not for your income and/or assets.
- You are already eligible for SSI and have income that reduces the amount of SSI you receive.
- Using a PASS to reach your employment goal ultimately will help you to reduce or eliminate benefits you receive from SSI, Social Security, or both.

HOW DO I SET UP A PASS?

Anybody may help you write a PASS, including a vocational counselor or a relative. We can also help you with a PASS or refer you to someone who can help you write a plan.

You can get a copy of the PASS application form SSA-545-BK from your local Social Security office or online at ***ssa.gov/online/ssa-545.html*** on our website.

You can get a PASS Specialist's telephone number by calling our toll-free number **1-800-772-1213** between 8 a.m. and 7 p.m. Monday through Friday and asking for a PASS Specialist's number or online at ***www.ssa.gov/disabilityresearch/wi/passcadre.htm*** on our website.

You can read our pamphlet entitled *Working While Disabled – A Guide to Plans for Achieving Self-Support* (SSA Publication No. 05-11017). It is available online at ***https://www.ssa.gov/pubs/EN-05-11017.pdf*** on our website. You can also call and ask for it.

ARE THERE ANY OTHER RULES THAT MAY HELP?

Other SSI work rules such as work expense exclusions, the student earned income exclusion, and continued Medicaid coverage may help an SSI recipient while working.

SPOTLIGHT ON PROPERTY ESSENTIAL TO SELF-SUPPORT

WHY ARE RESOURCES IMPORTANT FOR SSI?

Resources are things that you own and can turn into cash. To get SSI, things you own that we count must be worth $2,000 or less for an individual, or $3,000 or less for a couple.

Not all the things you own count as resources for SSI.

It is possible for people who have businesses to get SSI.

DOES PROPERTY ESSENTIAL TO SELF-SUPPORT COUNT AS A RESOURCE FOR SSI?

Some property that you own and you use to support yourself never counts as a resource. For example:

- Property that you own and use in a trade or business, such as a gas station, farm, or beauty parlor.
- Personal property that you use for work, such as tools, uniforms, or safety equipment.
- Government permits that allow you to do something to produce income, such as permits for commercial fishing.

Some property may count, but often does not, or we may partly exclude it. For example:

- Property you use to produce goods or services that you need in your daily life such as land, or equipment that you use to grow vegetables or raise livestock that you and your family eat.
- Non-business property that produces income such as land or real estate or equipment you rent to someone.

Other things that you own may not count for SSI either.

SPOTLIGHT ON TRANSFERS OF RESOURCES

WHAT ARE RESOURCES?

Resources are cash and things you own and can turn into cash. Examples of resources are bank accounts, vehicles, property, stocks, and bonds.

WHY ARE RESOURCES IMPORTANT IN THE SSI PROGRAM?

To get SSI, your countable resources must not be worth more than $2,000 for an individual or $3,000 for a couple. We call this the resource limit. Read the SSI Spotlight on Resources, page 74, for information about how we count resources.

WHAT DOES IT MEAN TO TRANSFER RESOURCES?

Transferring a resource is giving away or selling a resource. For example, giving away cash to another person is a transfer of resources.

WHAT HAPPENS TO MY SSI IF I TRANSFER A RESOURCE?

If you, your spouse, or a co-owner give away a resource or sell it for less than it is worth, you may be ineligible for SSI for up to 36 months. How long you are ineligible for SSI depends on the value of the resource you transferred.

WHAT HAPPENS IF I SELL A RESOURCE?

If you sell a resource for what it is worth, the 36-month ineligibility period does not apply. But the money you receive from the sale may make you ineligible if it puts you over the $2,000 resource limit for an individual or $3,000 for a couple.

WHAT HAPPENS IF I PUT MY RESOURCES INTO A TRUST?

In some cases, we consider putting resources into a trust as a transfer of resources that makes you ineligible for SSI. In other cases, we count the trust itself as a resource. Moreover, the value of the trust could put you over the resource limit. See the SSI Spotlight on Trusts on page 84 for more information on how trusts affect SSI eligibility.

HOW DOES TRANSFERRING A RESOURCE AFFECT MEDICAID COVERAGE?

Medicaid may not pay for certain health care costs if you or your spouse gives away a resource or sell it for less than it is worth. If you have any questions about how transferring a resource affects Medicaid coverage, please contact the welfare or social services agency that handles Medicaid in your area. They can answer your questions about how transferring resources affects Medicaid.

SPOTLIGHT ON THE STUDENT EARNED INCOME EXCLUSION

WHAT IS THE STUDENT EARNED INCOME EXCLUSION?

This provision allows a person who is under age 22 and regularly attending school to exclude earnings from income.

- In January 2022 the amount we will exclude is $2,040 monthly up to a yearly maximum of $8,230.
- In January 2023 the amount we will exclude is $2,220 monthly up to a yearly maximum of $8,950.

We usually adjust the monthly amount and the yearly limit annually, based on any increases in the cost-of-living index. We apply this exclusion before any other exclusion.

WHAT DOES "REGULARLY ATTENDING SCHOOL" MEAN?

"Regularly attending school" means that the person takes one or more courses of study and attends classes:

- In a college or university for at least 8 hours a week under a semester or quarter system.
- In grades 7-12 for at least 12 hours a week.
- 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).
- In a home school situation (grades 7-12), for at least 12 hours per week and in accordance with the home school law of the State or jurisdiction in which the student resides.
- For less time than indicated above for reasons beyond the student's control, such as illness.

A person who is homebound because of a disability may be a student when they:

- Study a course or courses given by a school (grades 7-12), college, university, or government agency; and
- Has a home visitor or tutor from the school who directs the studying or training.

EXAMPLE: Jim is a student who earns $2,220 a month in June, July and August of 2023. In September, he returns to school and continues working part-time. He earns $900 a month in September through December 2023.

Using the student earned income exclusion, Jim can exclude $2,220 of his earnings each month in June, July and August, and can exclude all of his $900 earnings in September and October ($900 x 2 = $1,800). Through October, Jim will use up $8,460 of his $8,950 yearly limit. Excluding $490 from his November earnings will use up his yearly limit. His remaining wages, after deducting monthly and yearly limits, will still be subject to the earned income exclusion of $65 per month and one-half of the remaining earned income.

ARE THERE ANY OTHER RULES THAT MAY HELP?

Other SSI work incentives such as Plan to Achieve Self-Support, work expense exclusions, and continued Medicaid coverage may help an SSI recipient while working.

SPOTLIGHT ON PAYMENT FOR TRAVEL TO MEDICAL EXAMS OR TESTS

WHEN YOU APPLY FOR DISABILITY AND WE ASK YOU TO GO TO A MEDICAL EXAM OR TEST, CAN WE PAY YOUR TRAVEL COSTS?

We may be able to pay your travel costs to and from this appointment. We do this through your State Disability Determination Services (DDS). The DDS makes the disability or blindness decision, therefore they make any arrangements for medical exams or tests and they pay any related costs.

WHAT DO YOU NEED TO DO TO GET TRAVEL COSTS PAID?

The DDS will send you a letter about the medical exam or test. This letter will tell you what you do after the exam so that your travel costs may be paid.

WHAT IF YOU HAVE A SPECIAL PROBLEM OR NEED SOME TRAVEL MONEY BEFORE YOU GO TO THE EXAM OR TEST?

Call or write the DDS person who sent you the letter about the medical exam or test. Explain what your special problem is or why you need money before the exam or test. For example, if you do not have a car, you may need to pay someone to drive you.

HOW DO YOU GET THE MONEY?

After the exam or test, you will need to fill out a form showing your travel costs. The DDS may be able to pay you the money based on the information on this form. They may also request receipts from the transportation provider. If you were paid before the exam or test and the money did not cover your travel costs, the DDS will pay you the rest of the money. If you were paid more money before the exam or test than you spent on travel, you must repay the extra money.

WHAT DO YOU DO IF YOU NEED SOMEONE TO HELP YOU GET TO AN EXAM OR TEST?

Call or write the DDS person who sent you the letter about the exam or test. Explain why you need someone to help you. The DDS may be able to pay someone to go with you.

THIS INFORMATION IS GENERAL. FOR MORE INFORMATION, CALL **1-800-772-1213** (TTY **1-800-325-0778**);
VISIT OUR WEBSITE ***www.ssa.gov*** ON THE INTERNET, OR CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE.

SPOTLIGHT ON GETTING SSI BENEFITS WHILE YOU TRY TO SELL EXCESS RESOURCES

CAN I GET SSI IF I HAVE EXCESS RESOURCES?

To get SSI, your countable resources must not be worth more than $2,000 for an individual or $3,000 for a couple. However, you may be able to get conditional payments if you agree to sell some of your countable resources.

WHAT KIND OF THINGS CAN I SELL?

You can sell the following types of things:

- Real property, such as land or a house that you don't live in.
- Personal property, such as non-excluded vehicles (for example, a second car).

HOW DOES THIS WORK?

- While you are trying to sell real property, you can receive SSI benefits for up to nine months under certain conditions.
- While you are trying to sell personal property, you can receive SSI for up to three months.
- We may pay you even longer if you meet certain conditions.

WHAT DO I HAVE TO DO?

- Your conditional benefits cannot begin until after you sign the "agreement to sell property" form and we accept the agreement. You also have to demonstrate that you are diligently pursuing the sale of the property.
- The agreement form is available at your local Social Security office. Ask us for more details.

WHAT HAPPENS AFTER I SELL MY REAL AND/OR PERSONAL PROPERTY?

- You will have to pay back some or all of the SSI payments you received while trying to sell the property.
- You may continue to get SSI. Contact your local Social Security office to find out if your SSI will continue after the sale.

SPOTLIGHT ON CONTINUED SSI BENEFITS FOR PERSONS WHO ARE TEMPORARILY INSTITUTIONALIZED

WHAT HAPPENS TO MY SSI BENEFITS IF I GO INTO A NURSING HOME OR HOSPITAL?

Generally, if you enter a nursing home or hospital (or other medical facility) where Medicaid pays for more than half of the cost of your care, your Supplemental Security Income (SSI) payment is limited to $30 a month. And, in some medical confinement situations, you may not even be eligible for SSI.

HOWEVER, DID YOU KNOW THAT YOU MIGHT BE ABLE TO CONTINUE TO RECEIVE YOUR FULL BENEFIT WHILE INSTITUTIONALIZED?

That is right, we have a special rule for people receiving SSI who will be in a medical facility for 90 days or less, which allows them to receive their full payment (including State Supplementation)—and all it takes to determine if you qualify is the following key pieces of information.

WHAT INFORMATION DO I NEED TO PROVIDE?

We need you or someone close to you (i.e., representative payee, family member, or friend) knowledgeable about your circumstances to report to SSA via telephone or in-person that:

- you entered a medical facility and will be there for 90 consecutive days or less, and
- while you are in the facility you need your SSI benefits to maintain your home or living arrangement where you may return upon discharge.

In order to determine if you qualify, we also need a signed statement from your physician indicating whether the physician expects your medical confinement to last less than 90 full consecutive days, beginning with the day after you entered the institution. We need these statements before your discharge date or by the 90th day, whichever is earlier. **It is important for you to report this information timely in order to receive temporary institutionalization benefits.**

ARE YOU HAVING PROBLEMS OBTAINING THE ABOVE INFORMATION? WE CAN HELP!

If you need assistance completing the above requirements, or obtaining the proper documentation, please contact a representative at your local SSA office for help or contact SSA customer service at **1-800-772-1213**. **We can also work directly with admissions offices so that we can obtain the information we need quickly.**

SPOTLIGHT ON THE PRERELEASE PROCEDURE

IS THERE A WAY TO APPLY FOR SSI BEFORE MY ANTICIPATED RELEASE FROM AN INSTITUTION?

The prerelease procedure allows you to apply for SSI and Supplemental Nutrition Assistance Program (SNAP) benefits (formerly food stamps) several months before your anticipated release from an institution so that benefits can begin quickly after your release. We do not pay you SSI benefits when you reside in a public institution.

WHO CAN BENEFIT FROM THE PRERELEASE PROCEDURE?

We will process an application for you under the prerelease procedure if you:

- Are in an institution (for example hospital, nursing home, prison, or jail).
- Appear likely to meet the criteria for SSI eligibility when you are released from the institution.
- Are scheduled to be released within several months of the date you file your application for SSI.

HOW DOES THE PRERELEASE PROCEDURE WORK?

There may be a prerelease agreement in effect between the institution and your local Social Security office. However, you may file an application for SSI under the prerelease procedure even if there is no agreement in effect.

A prerelease agreement may be formal (a written agreement signed by both parties) or informal. Under the agreement, Social Security helps the institution's staff learn the prerelease procedure and provides them with a Social Security contact to assist with the prerelease procedure.

THE INSTITUTION AGREES TO:

- Notify us if you appear likely to meet the criteria for SSI and you could be released within 30 days after notification of potential SSI eligibility.
- Provide current medical evidence and nonmedical information needed to process your claim.
- Provide your anticipated release date and notify us of any delays that may result in a later release date.
- Notify us when you are released.

SOCIAL SECURITY AGREES TO:

- Process your claim or reinstatement as quickly as possible.
- With your permission, notify the institution of the SSI determination promptly.

NOTE: If you are eligible for Medicare, ask Social Security about a Special Enrollment Period for formerly incarcerated individuals.

SPOTLIGHT ON SPECIAL SSI RULES FOR CHILDREN OF MILITARY PERSONNEL LIVING OVERSEAS

CHILDREN OF MILITARY PERSONNEL

Most people who get SSI and leave the U.S. for 30 days or more are no longer eligible for SSI. However, there is a special rule for the children of military personnel. A child may continue to get benefits or apply for benefits while overseas if the child:

- Is a citizen of the U.S.
- Is living with a parent who is a member of the U.S. Armed Forces assigned to permanent duty ashore anywhere outside the U.S.

HOW DO I GET MORE INFORMATION?

If your child is receiving SSI and you receive military orders to move overseas, contact your local Social Security office or call **1-800-772-1213** before you leave the U.S. You must be able to tell us:

- When you expect to report to your duty station overseas.
- When you expect your child to join you.
- Your mailing address at your new duty station.
- Any information you have about military allowances (for example housing allowances, rations allowances, etc.) at your new duty station.

If you are a member of the United States Armed Forces who is already stationed overseas and think your child may be eligible for SSI benefits, contact the U.S. Embassy, the nearest U.S. Consular Office, or write to:

Social Security Administration
Attn: SSI Military Children Overseas Coordinator
1 Frederick Street, Suite 100
Cumberland, MD 21502

When you contact us, be sure to give us your current address, telephone number, your child's name and Social Security Number.

WHAT ARE THE SPECIAL REPORTING INSTRUCTIONS FOR CHILDREN RECEIVING SSI OVERSEAS?

You should report any change in income, resources, or address for a parent or child in the household to us within 10 days after the end of the month in which it occurs. Also, remember to report:

- If your child who receives SSI moves.
- If other people move into or out of your home.
- If you leave the U.S. Armed Forces and remain overseas.

THIS INFORMATION IS GENERAL. FOR MORE INFORMATION, CALL **1-800-772-1213** (TTY **1-800-325-0778**);
VISIT OUR WEBSITE ***www.ssa.gov*** ON THE INTERNET, OR CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE.

SPOTLIGHT ON SSI BENEFITS FOR YOUTH WHO ARE BLIND OR HAVE DISABILITIES IN FOSTER CARE

IS THERE A WAY TO APPLY FOR SSI BEFORE MY ANTICIPATED RELEASE FROM FOSTER CARE?

Youth who are blind or have qualifying disabilities receiving Title IV-E federal foster care benefits usually cannot become eligible for SSI until foster care payments have stopped. Eligibility for foster care payments in most States ends at age 18 attainment. SSA may accept an SSI application from a youth up to **180 days before** his or her foster care eligibility will end due to age.

What are the requirements for filing an SSI application?

Youth with disabilities transitioning out of foster care may file an SSI application if they:

- Live in a foster care situation.
- Allege blindness or disability.
- Appear likely to meet all of the non-medical eligibility requirements when foster care payments terminate.
- Expect the foster care payments to cease within 180 days of the application filing date.
- Is within 180 days of losing foster care eligibility because of age.

SPOTLIGHT ON SSI BENEFITS FOR NONCITIZENS

UNDER WHAT CIRCUMSTANCES MAY A NONCITIZEN BE ELIGIBLE FOR SSI?

A noncitizen (also called an "alien" for immigration purposes) may be eligible for SSI if they meet the requirements of the laws for noncitizens that went into effect on August 22, 1996. In general, beginning August 22, 1996, most noncitizens must meet two requirements to be potentially eligible for SSI:

1. Be in a "**qualified alien**" category.
2. Meet a condition that allows qualified aliens to get SSI.

IMPORTANT: A noncitizen must also meet all of the other rules for SSI eligibility, including the limits on income and resources, etc.

WHO IS A "QUALIFIED ALIEN"?

There are seven categories of qualified aliens. You are a "qualified alien" if the Department of Homeland Security (DHS) says you are in one of these categories:

1. Lawfully admitted for permanent residence (LAPR) in the U.S. which includes "Amerasian immigrant" as defined in P.L. 100-202, with a class of admission AM-1 through AM-8.
2. Granted conditional entry under section 203(a)(7) of the Immigration and Nationality Act (INA) as in effect before April 1, 1980.
3. Paroled into the U.S. under section 212(d)(5) of the INA for a period of at least 1 year.
4. Refugee admitted to the U.S. under section 207 of the INA.
5. Granted asylum under section 208 of the INA.
6. Deportation is being withheld under section 243(h) of the INA, as in effect before April 1, 1997; or removal is being withheld under section 241(b)(3) of the INA.
7. A "Cuban or Haitian entrant" as defined in section 501(e) of the Refugee Education Assistance Act of 1980 or in a status that is to be treated as a "Cuban/Haitian Entrant" for SSI purposes.

In addition, you can be a "deemed qualified alien" if, under certain circumstances, you, your child or parent were subjected to battery or extreme cruelty by a family member while in the United States.

UNDER WHAT CONDITIONS MAY A "QUALIFIED ALIEN" BE ELIGIBLE FOR SSI?

If you are in one of the seven "qualified alien" categories listed above, you may be eligible for SSI if you also meet one of the following conditions:

1. You were receiving SSI and lawfully residing in the U.S. on August 22, 1996.
2. You are a LAPR with 40 qualifying quarters of work.
   - Work done by your spouse or parent may also count toward the 40 quarters of work, but only for getting SSI.
   - Quarters of work earned after December 31, 1996, cannot be counted if you, your spouse, or parent who worked, received certain benefits from the Unites States government, based on limited income and resources during that period.

   IMPORTANT: If you entered the United States on or after August 22, 1996, then you may not be eligible for SSI for the first five years as a LAPR even if you have 40 qualifying quarters of coverage.

3. You are currently on active duty in the U.S. Armed Forces or you are an honorably discharged veteran and your discharge is not because you are a noncitizen. This condition may also apply if you are the spouse, widow(er), or dependent child of certain U.S. military personnel.

4. You were lawfully residing in the U.S. on August 22, 1996 **and** you are blind or have a qualifying disability.
5. You may receive SSI for a maximum of seven years from the date DHS granted you immigration status in one of the following categories, and the status was granted within seven years of filing for SSI:
   - Refugee under section 207 of the INA.
   - Asylee under section 208 of the INA.
   - Noncitizen whose deportation was withheld under section 243(h) of the INA or whose removal is withheld under section 241(b)(3) of the INA.
   - "Cuban or Haitian entrant" under section 501(e) of the Refugee Education Assistance Act of 1980 or in a status that is to be treated as a "Cuban or Haitian entrant" for SSI purposes.
   - "Amerasian immigrant" pursuant to P.L. 100-202, with a class of admission of AM-1 through AM-8.

NOTE: For purposes of SSI eligibility, individuals are **not** considered qualified aliens if they were admitted to the U.S. under the provisions of the Victims of Trafficking and Violence Protection Act of 2000. Their eligibility is subject to the proper certification in such status by the U.S. Department of Health and Human Services and possession of a valid "T" non-immigrant visa. Once the noncitizen obtains proper certification and is in possession of a "T" non-immigrant visa, they become potentially eligible for SSI.

EXEMPTION FROM THE AUGUST 22, 1996 LAWS FOR CERTAIN NONCITIZEN INDIANS

Certain categories of noncitizens may be eligible for SSI and are not subject to the August 22, 1996 law. These categories include:

- American Indians born in Canada who were admitted in the U.S. under section 289 of the Immigration and Nationality Act; or
- Noncitizen members of a Federally recognized Indian tribe under section 4(e) of the Indian Self-Determination and Education Assistance Act.

ADDITIONAL ELIGIBLE NONCITIZEN CATEGORIES

Victims of Severe Forms of Human Trafficking: You may be eligible for SSI under certain circumstances if the Department of Health and Human Services' Office of Refugee Resettlement and the Department of Homeland Security determine that you meet the requirements of the Trafficking Victims Protection Act of 2000.

Iraqi and Afghan Special Immigrants: If you are an Iraqi or Afghan national who was admitted to the U.S. as a special immigrant, you may qualify for seven years of SSI benefits if you served as a translator or interpreter for the U.S. Armed Forces in Iraq or Afghanistan or if you worked for the U.S. government in Iraq.

Afghan humanitarian parolee or Afghan Non-Special Immigrant Parolee: You may qualify for SSI if you are an Afghan humanitarian parolee or Afghan non-special immigrant parolee. On September 30, 2021, Congress passed the Afghanistan Supplemental Appropriations Act, 2022 (Public Law 117-43) and Section 2502 of this legislation provides that Afghan humanitarian parolees, known as Non-Special Immigrant Parolees, may qualify for SSI until March 31, 2023, or until the end of their parole period, whichever is later.

Ukrainian humanitarian parolee: You may qualify for SSI if you are a Ukraine humanitarian parolee and were paroled between February 24, 2022 and September 30, 2023 (or paroled after September 30, 2023 if you are the spouse or child of such an individual), you may qualify for SSI until the end of your parole period.

WE NEED PROOF OF YOUR IMMIGRATION STATUS

If you apply for SSI, you must give us proof of your immigration status, such as a current DHS admission/departure Form I-94, Form I-551 or an order from an immigration judge showing withholding of removal or granting asylum.

If you have served in the U.S. Armed Forces, you may also need to give us proof of military service such as U.S. military discharge papers (DD Form 214) showing an honorable discharge.

Your local Social Security office can tell you what other types of evidence you can submit to prove your noncitizen status.

WHAT IF YOU HAVE A SPONSOR?

When you entered the U.S., you may have had someone sign an agreement with DHS to provide support for you. We call this agreement an affidavit of support, and we call the person who signed it your sponsor. If you have a sponsor, we generally will count their (and their spouse's) income and resources as your income and resources. Your local Social Security office can give you more information about these rules and how they apply in your case.

BECOMING A U.S. CITIZEN

You can get more information about becoming a U.S. citizen by writing or visiting the U.S. Citizenship and Immigration Services website at ***www.uscis.gov*** or calling **1-800-870-3676** to get an application package for naturalization (DHS Form N-400).

SPOTLIGHT ON CONTINUED MEDICAID ELIGIBILITY FOR PEOPLE WHO WORK: SECTION 1619(b)

WHAT WILL HAPPEN TO MY MEDICAID IF I GO TO WORK?

In most cases, if you are blind or have a qualifying disability, regardless of age, and you have Medicaid before you go to work, your Medicaid will continue while you are working as long as your disabling condition still exists.

IF MY SSI STOPS BECAUSE OF THE AMOUNT OF MY EARNINGS, CAN I STILL KEEP MY MEDICAID?

In most cases, you can keep your Medicaid even if you earn too much to receive a monthly SSI payment as long as:

- You are still blind or have a disability.
- You meet all the SSI eligibility requirements except for the amount of your earnings.
- You were eligible to receive a regular SSI cash payment for at least one month before you became eligible under section 1619 of the Social Security Act.
- You were eligible for Medicaid coverage in the month before you became eligible under section 1619.
- You need continued Medicaid in order to work.
- Your earnings would not replace the value of your SSI cash benefits, your Medicaid benefits, and any publicly funded personal or attendant care you receive that would be lost due to your earnings. The amount you can earn and still receive Medicaid varies from State to State. To see the amount for your State, call our toll free number or you can visit ***www.ssa.gov/disabilityresearch/wi/1619b.htm*** on our website.

If your earnings are higher than this amount, but you have special work expenses or medical expenses, you may still qualify for continued Medicaid. See ***www.ssa.gov/redbook/index.html*** for more information about individualized thresholds.

SPOTLIGHT ON INTERPRETER SERVICES

WHAT IF I NEED AN INTERPRETER?

SSA is committed to providing access to the programs we administer regardless of an individual's ability to communicate with us in English.

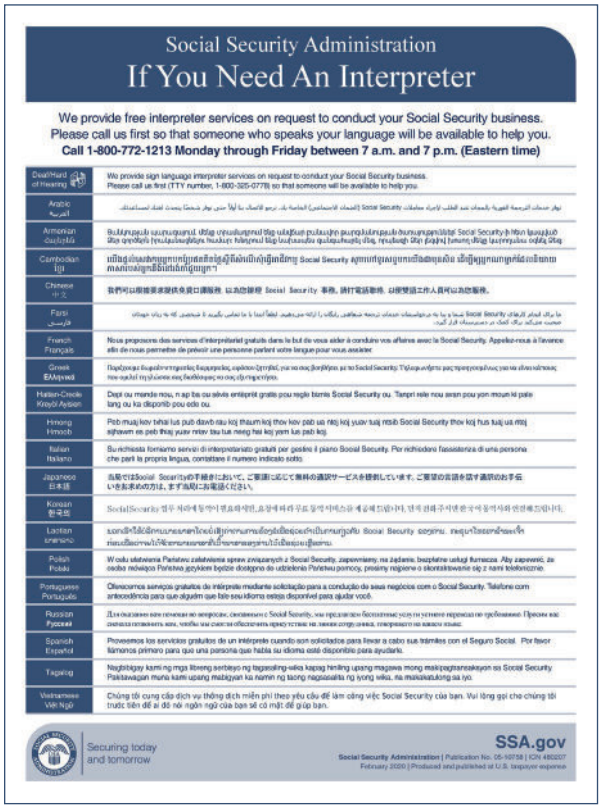
We will provide you with an interpreter free of charge if you request language assistance or when it is evident that such assistance is necessary to ensure that you are not disadvantaged.

You are not required to provide your own interpreter. If you prefer to use your own interpreter, we will determine whether the interpreter meets our requirements.

For in-office interviews, we use the interpreter poster (see below), which explains our interpreter policy in many languages and may be helpful in identifying the individual's preferred language.

You can visit our multi-language website at ***www.ssa.gov/multilanguage*** for public information materials translated into several languages.

If You Need An Interpreter



Social Security Administration

If You Need An Interpreter

We provide free interpreter services on request to conduct your Social Security business.
Please call us first so that someone who speaks your language will be available to help you.
Call 1-800-772-1213 Monday through Friday between 7 a.m. and 7 p.m. (Eastern time)

Deaf/Hard of Hearing	We provide sign language interpreter services on request to conduct your Social Security business. Please call us first (TTY number, 1-800-325-0778) so that someone will be available to help you.
Arabic العربية	يوفر خدمات الترجمة الفورية بالصعاد نتم الطلب لإجراء معاملات Social Security الخاصة بك. يرجى الاتصال بنا أولاً حتى يوفر شخصاً يتحدث لغتك لمساعدتك.
Armenian Հայերեն	Ցանկության դեպքում մենք տրամադրում ենք անվճար բանավոր թարգմանություն ձեր Social Security-ի հետ գործարքներն իրականացնելիս: Խնդրում ենք նախապես զանգահարել մեզ, որպեսզի հնարավոր լինի ապահովել մեկին, ով կխոսի ձեր լեզվով, որպեսզի օգնի ձեզ:
Cambodian ខ្មែរ	យើងផ្តល់សេវាកម្មបកប្រែភាសាដោយឥតគិតថ្លៃតាមការស្នើសុំ ដើម្បីធ្វើការជាមួយ Social Security សម្រាប់អាជីវកម្មរបស់អ្នក។ យើងនឹងផ្តល់ជូនការហៅទូរស័ព្ទ ដើម្បីអ្នកណាម្នាក់ដែលនិយាយភាសារបស់អ្នក អាចមានវត្តមានក្នុងការជួយអ្នក។
Chinese 中文	我們可以根據要求提供免費口譯服務，以為您辦理 Social Security 事務。請打電話聯絡，以便雙語工作人員可以為您服務。
Farsi فارسی	ما برای انجام کارهای Social Security شما، بر پایه درخواست، خدمات ترجمه شفاهی رایگان را ارائه می‌دهیم. لطفاً ابتدا با ما تماس بگیرید تا شخصی با زبان شما در دسترس باشد تا به شما کمک کند.
French Français	Nous proposons des services d'interprétariat gratuits dans le but de vous aider à conduire vos affaires avec la Social Security. Appelez-nous à l'avance afin de nous permettre de prévoir une personne parlant votre langue pour vous assister.
Greek Ελληνικά	Παρέχουμε δωρεάν υπηρεσίες διερμηνείας, εφόσον ζητηθεί, για να σας βοηθήσουμε με τα Social Security. Τηλεφωνήστε μας πρώτα ώστε να είναι κάποιος που ομιλεί τη γλώσσα σας διαθέσιμος να σας εξυπηρετήσει.
Haitian-Creole Kreyòl Ayisyen	Depi ou mande nou, n ap ba ou sèvis entèprèt gratis pou regle biznis Social Security ou. Tanpri rele nou anvan pou yon moun ki pale lang ou ka disponib pou edo ou.
Hmong Hmoob	Peb muaj kev tshai lus pub dawb rau koj thaum koj thov kev pab ua ntej koj yuav tuaj ntsib Social Security thov koj hus tuaj ua ntej sijhawm es peb thaj yuav ntev tau tus neeg hais koj yam lus pab koj.
Italian Italiano	Su richiesta forniamo servizi di interpretariato gratuiti per gestire il piano Social Security. Per richiedere l'assistenza di una persona che parli la propria lingua, contattare il numero indicato sotto.
Japanese 日本語	当局ではSocial Securityの手続きにおいて、ご要請に応じて無料の通訳サービスを提供しています。ご希望の言語を話す通訳のお手伝いをお求めの方は、まず当局にお電話ください。
Korean 한국의	Social Security 업무 처리에 통역이 필요하시면, 요청에 따라 무료 통역 서비스를 제공해 드립니다. 먼저 전화 주시면 한국어를 말하는 사람이 연결해 드립니다.
Laotian ລາວ	ພວກເຮົາໃຫ້ບໍລິການບະລະຫວ່າງໂດຍບໍ່ເສຍຄ່າ ຕາມການສະເພາະເພື່ອເຮັດທຸລະກິດ Social Security ຂອງທ່ານ. ພວກເຮົາໃຫ້ຂໍ້ມູນຕິດຕໍ່ຫາ ເພື່ອຄົນ ທີ່ສາມາດ ເວົ້າ ພາ ສາ ຂອ ງ ທ່ານ ສາ ມາ ດ ມ ີ ຢູ່ ເພື່ອ ຊ ່ ວ ຍ ທ ່ ານ.
Polish Polski	W celu ułatwienia Państwu załatwienia spraw związanych z Social Security, zapewniamy, na żądanie, bezpłatne usługi tłumacza. Aby zapewnić, że osoba mówiąca Państwu językiem będzie dostępna do udzielenia Państwu pomocy, prosimy najpierw o skontaktowanie się z nami telefonicznie.
Portuguese Português	Oferecemos serviços gratuitos de intérprete mediante solicitação para a condução de seus negócios com o Social Security. Telefone com antecedência para que alguém que fale seu idioma esteja disponível para ajudar você.
Russian Русский	Для оказания вам помощи по вопросам, связанным с Social Security, мы предлагаем бесплатные услуги по устному переводу по требованию. Просим вас сначала позвонить нам, чтобы мы смогли обеспечить присутствие на линии сотрудника, говорящего на вашем языке.
Spanish Español	Proveemos los servicios gratuitos de un intérprete cuando son solicitados para llevar a cabo sus trámites con el Seguro Social. Por favor llámanos primero para que una persona que habla su idioma esté disponible para ayudarle.
Tagalog	Naglalibigay kami ng mga libreng serbisyo ng tagasaling-wika kapag hiniling upang magawa mong makipagtransakasyon sa Social Security. Pakitawagan muna kami upang maibigay ka namin ng taong nagsasalita ng iyong wika, na makakatulong sa iyo.
Vietnamese Việt Ngữ	Chúng tôi cung cấp dịch vụ thông dịch miễn phí theo yêu cầu để làm công việc Social Security của bạn. Vui lòng gọi cho chúng tôi trước tiên để ai đó nói ngôn ngữ của bạn sẽ có mặt để giúp bạn.

Securing today and tomorrow

SSA.gov

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We provide free interpreter services to help you conduct your Social Security business. These interpreter services are available whether you talk to us by phone or in the Social Security office.

Call our toll-free number, **1-800-772-1213**. If you speak Spanish press 2. For all other languages, press 1 and stay on the line until a representative answers. An interpreter will be contacted to help with your call.

If your business cannot be completed by phone, we will make an appointment for you at a local Social Security office and arrange for an interpreter to be available at the time of your visit.

WHO CAN PROVIDE INTERPRETER SERVICES?

We will not use minors as interpreters in dealing with complex or sensitive matters, unless it is clear that they also meet the requirements of a qualified interpreter. We require that your interpreter be an individual who:

- Is able to read and speak fluently in English and your language or dialect.
- Agrees to comply with our disclosure/confidentiality of information requirements.
- Agrees to provide an accurate interpretation of questions and responses by both you and the Social Security interviewer; that is does not self-initiate follow-up questions or infer facts or dates not provided by you or the Social Security interviewer.
- Demonstrates familiarity with basic terminology used in our materials and interviews.
- Has no personal stake in the outcome of the case that would create a conflict of interest.

WHAT IF SOCIAL SECURITY BELIEVES THAT THE INTERPRETER IS NOT QUALIFIED?

If we believe that your interpreter is not qualified, we will:

- Explain to you that we will provide free interpreter service to ensure you are not disadvantaged.
- Offer to continue the interview, but only with the additional assistance of an interpreter Social Security provides.

If the services of a telephone interpreter would be suitable, we will call a telephone interpreter service before we continue the interview.

If the services of a qualified in-office interpreter are necessary, we will:

- Stop the interview.
- Reschedule the appointment when we can provide a reliable interpreter.
- Document the file giving the reason we stopped the interview.
- Protect your filing date, if necessary.

SPOTLIGHT ON INCOME FROM THE ARTS

I AM AN ARTIST WHO GETS SSI. HOW DOES THE MONEY I RECEIVE FOR MY ARTWORK COUNT WHEN YOU FIGURE MY SSI?

It depends on the nature of your work in the arts. If you work as someone's employee to produce artwork, the money counts as wages. If you have a small business, the money counts as earnings from self-employment. If you are neither employed nor self-employed as an artist, money you get for your artwork counts as unearned income in the month you get it. (It is called "unearned" income, because you don't get the money from employment or self-employment.)

Although we may need to reduce your SSI when you receive other income, we don't count all of your income. So, often you end up with more money.

HOW DO WAGES AFFECT MY SSI?

When you have wages, we look at your gross monthly amount. From that amount:

- We subtract the first $65.
- We then subtract one-half of what's left.

Other deductions may also apply:

- If your earnings are the only income you have (other than SSI), we subtract $20 per month from your earnings.
- If you are a student under the age of 22, we usually can subtract more of your earnings, subject to monthly and annual limits.
- If you have a disability but are not blind, we subtract expenses you have because of your disability that enable you to work (wheelchair, prosthesis, medicines, etc.).
- If you are blind, we subtract all of your work expenses (taxes, lunches, transportation, etc.).
- If you have an approved Plan to Achieve Self-Support (PASS), we subtract any of your income that goes to meet your approved work goal.

After subtracting these amounts, the remaining wages will reduce your SSI. But since we always count less than half of your wages, you end up with more money.

HOW DO EARNINGS FROM SELF-EMPLOYMENT AFFECT MY SSI?

You deduct your business expenses on Schedule C of your Federal income tax return. You then calculate your "net earnings from self-employment" on Schedule SE. We divide those net earnings equally among the months in your taxable year. For each month, we subtract the same deductions that apply to wages. The remaining amount of your net earnings reduces your SSI. But since we always count less than half of your net earnings, you end up with more money.

IF I START MAKING TOO MUCH FROM MY ARTWORK TO CONTINUE GETTING SSI, WILL I LOSE MY MEDICAID COVERAGE?

Not necessarily. If your art income is from wages or self-employment, your Medicaid coverage usually continues for as long as you are unable to afford similar coverage. Also, if your earnings later drop, you may be able to get SSI again without filing a new application.

HOW DOES UNEARNED INCOME AFFECT MY SSI?

We look at the gross amount you received. We then subtract any costs you had in producing the income (art supplies, paper, etc.). We call these costs your "expenses of obtaining income." We also deduct $20 from your total income each month. The remaining income reduces your SSI.

Most of the deductions listed above that apply to wages and earnings from self-employment don't apply to unearned income. So usually, unearned income causes a bigger reduction in your SSI. But most of the time, you still end up with more money.

DOES AN AWARD I GET FOR ARTISTIC ACHIEVEMENT AFFECT MY SSI?

Under the law, awards of any kind are unearned income in the month you get them. If you spend the money in the month you get it, then your SSI usually is affected only in that month. But any money you keep after the month you get it counts as a "resource" for SSI purposes as long as you have it. The SSI limit on resources is $2,000 ($3,000 if you have a spouse). If your resources exceed the limit at the beginning of any month, you are not eligible for SSI.

DO APPRENTICESHIP GRANTS AND FELLOWSHIP GRANTS AFFECT MY SSI?

Grants you receive for study don't count against your SSI as long as the money is used for tuition, fees, and necessary educational expenses. But any of the money you use for something else, including your food and shelter, counts as your unearned income in the month you received the money. Grants, scholarships and educational gifts received after June 1, 2004, will not count as a resource for 9 months after you receive them.

Certain money you receive under title IV of the Higher Education Act of 1965 or from the Bureau of Indian Affairs is excluded from income and resources regardless of how you use it.

If you receive a grant to help train an artist, and training artists is part of your business as a self-employed person, then the grant counts as part of your earnings from self-employment. Otherwise, the money (less any necessary expenses) counts as your unearned income in the month you receive it.

DO THE SUPPLIES AND OTHER PROPERTY I NEED TO PRODUCE MY ARTWORK COUNT AS A RESOURCE?

Probably not. In most cases, property that you use to help support yourself does not count, subject to certain limits. We call it "property essential to self-support."

HOW CAN I AVOID BEING OVERPAID BY SSI WHEN I MAKE MONEY FROM MY ARTWORK OR GET AN AWARD OR STUDY GRANT?

The best way to avoid being overpaid is to talk to us as soon as you know you may receive the money. We can explain to you how the rules work and how to prevent or minimize the amount of an overpayment. You can call us at **1-800-772-1213**.

You must tell us right away whenever your income changes. If you don't, we may pay you too much SSI, and you may have to pay it back.

Remember to keep track of your expenses when you produce your art. If we don't know about your expenses, we can't deduct them from your income.

CAN SOCIAL SECURITY HELP ME DEVELOP MY ABILITY TO MAKE MONEY FROM MY ARTWORK?

Unfortunately, we can't give you grants or loans for training or supplies. But, if you already have some income in addition to your SSI, we may be able to give you more SSI if you use your other income to develop as an artist or to start a business. See the SSI Spotlight on Plan to Achieve Self-Support page 96.

ARE THERE OTHER SSI SPOTLIGHTS THAT I SHOULD READ?

Yes. These SSI Spotlights discuss several of the topics mentioned in this spotlight:

- Spotlight on Resources, page 74.
- Spotlight on Impairment-Related Work Expenses, page 93.
- Spotlight on Special SSI Rule for Blind People Who Work, page 94.
- Spotlight on Plans to Achieve Self-Support, page 96.
- Spotlight on Property Essential to Self-Support, page 97.
- Spotlight on Student Earned Income Exclusion, page 99.
- Spotlight on Continued Medicaid Eligibility for People Who Work: Section 1619(b), page 109.

SPOTLIGHT ON HOMELESSNESS

WHAT IF I AM HOMELESS?

If you are homeless, you have the same rights and privileges in applying for benefits as someone who is not homeless.

HOW DO I RECEIVE MY SUPPLEMENTAL SECURITY INCOME (SSI) BENEFITS IF I AM HOMELESS?

If you are homeless, here are some of the ways you can receive your benefits. You may:

- Have your benefits deposited directly into your personal bank account.
- Have your benefits mailed to a third party.
- Assign a relative or other third party as your representative payee.
- Have your benefits directed to a Direct Express® debit bank card.

DOES LIVING IN AN INSTITUTION AFFECT MY SSI BENEFITS?

Yes. Living in a shelter, medical treatment facility, or a correctional facility may affect your SSI. Living in a public institution may make you ineligible for benefits.

For further information about institutionalization, please refer to the Spotlights on Living Arrangements on page 73, Continued Benefits for Persons who are Temporarily Institutionalized on page 102, and Prerelease Procedure on page 103. Also see information on the Representative Payee program on page 63.

WHERE TO FIND MORE INFORMATION ABOUT HELP FOR THE HOMELESS

Social Security is an active participant in the United States Interagency Council on Homelessness (USICH). The mission of the USICH is to "coordinate the Federal response to homelessness and to create a national partnership at every level of government and with the private sector to reduce and end homelessness in the nation while maximizing the effectiveness of the Federal Government in contributing to the end of homelessness." Please visit Social Security's Homelessness website at ***www.ssa.gov/homelessness*** for more information.

The SSI/SSDI Outreach, Access, and Recovery (SOAR) is a national program funded by the Substance Abuse and Mental Health Services Administration (SAMHSA), designed to increase access to the disability income benefit programs administered by SSA for eligible adults who are experiencing or at risk of homelessness and have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder. Please visit SOAR's website at ***https://soarworks.prainc.com*** for more information.

SPOTLIGHT ON WINDFALL OFFSET

WHAT IS WINDFALL OFFSET?

If you are eligible for retroactive SSI and Social Security benefits for the same month, we cannot pay you the full amount of both benefits for that month. We call this windfall offset.

HOW WILL WINDFALL OFFSET AFFECT MY BENEFIT AMOUNT?

We will reduce your retroactive Social Security benefits if you are eligible for Social Security and SSI benefits for the same months. We reduce your Social Security benefits by the amount of SSI you would not have received if we had paid you Social Security benefits when they were due.

Most cases with windfall offset can be processed quickly. However, in some complicated situations, calculating the windfall offset may cause a delay in getting your retroactive benefits paid to you.

WHEN IS WINDFALL OFFSET APPLIED?

Windfall offset applies when:

- You are eligible for both Social Security and SSI benefits for the same month.
- You are eligible for retroactive Social Security benefits.
- Your SSI benefits would have been less if we paid you Social Security benefits when they were due.

WHAT IS THE WINDFALL OFFSET PERIOD?

The windfall offset period begins in the month that you become eligible for both retroactive Social Security and SSI benefits. The offset period ends when we start paying you monthly Social Security benefits.

IF I RECEIVE ONLY SSI BENEFITS, DOES WINDFALL OFFSET APPLY TO ME?

No. Windfall offset applies only when you are eligible to receive both Social Security and SSI retroactive benefits for the same months.

WHAT TYPES OF BENEFITS ARE SUBJECT TO WINDFALL OFFSET?

The windfall offset applies only to Social Security benefits and SSI benefits.

- Social Security is a program for individuals who work and pay Social Security taxes and for their dependents. Social Security pays retirement, survivors, and disability benefits.
- SSI is a program for individuals who are age 65 or older, blind, or have a qualifying disability and have limited income and resources. Your SSI payment amount is based on the SSI Federal benefit rate.

THIS INFORMATION IS GENERAL. FOR MORE INFORMATION, CALL **1-800-772-1213** (TTY **1-800-325-0778**);
VISIT OUR WEBSITE ***www.ssa.gov*** ON THE INTERNET, OR CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE.

SPOTLIGHT ON THE ONE-THIRD REDUCTION PROVISION

WILL THE ONE-THIRD REDUCTION PROVISION AFFECT MY SSI PAYMENT?

We may reduce your SSI payment by one-third if you live in another person's household throughout a month and you do not pay for the food and shelter you get from the household.

EXAMPLE—*SSI reduced by one-third:* On January 1, 2023, Mary Johnson moved in with her son and her grandchildren and received both food and shelter from within the household. She did not help pay for the household expenses. Because she received food and shelter from her son, we would reduce her monthly SSI payments by one-third. If she does not have any other countable income, her SSI payment would be reduced to $609.34.

WHEN DOES THE VALUE OF THE ONE-THIRD REDUCTION NOT APPLY?

☑ **The one-third reduction does not apply if you live in another person's household but you pay your share of the expenses for food and shelter.**

EXAMPLE—One-Third Reduction No Longer Applies: Ms. Johnson notifies Social Security that she started paying her son for her share of the household expense for food and shelter as of February 1, 2023. There are five persons in this household: Ms. Johnson, her son, his wife, and two children. The household expenses for food, rent, and utilities are $1,500 per month. Ms. Johnson pays her son $300 per month, which is her pro rata share. Based on Ms. Johnson paying her pro rata share and not having any other countable income, we would stop reducing her SSI payments by one-third and begin paying her the full SSI amount of $914 per month.

☑ **The one-third reduction also does not apply if you live in your own home or apartment and you pay for your own food and shelter expenses.**

EXAMPLE—One-Third Reduction No Longer Applies: Ms. Johnson contacts Social Security to report that she had moved into her own apartment on March 10, 2023. Based on Ms. Johnson living in her own household and paying for her own food and shelter costs, the one-third reduction does not apply to her. If she does not have any other countable income, Ms. Johnson is due the full monthly SSI payment amount of $914.

HOW CAN I MAKE SURE THAT MY SSI PAYMENTS ARE CORRECT?

You must report changes to your living arrangements within 10 days after a change occurs. Some of the changes that can affect your SSI payment include:

- Moving to a new address.
- Contributing more money to the household for your food and shelter.
- A change in how many persons live in your household.
- Separately purchasing your own food.

NOTES

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