

## Supplemental Security Income (SSI)

The Social Security Administration administers the SSI program. Monthly benefits are paid to people with limited income and resources who are disabled, blind, or age 65 or older.

### SSI Application Process:

- Call the Social Security Administration (SSA) office for an appointment the month after your child turns 18 (1-800-772-1213). The SSA will be able to use the date of the call to backdate benefits if the appointment is scheduled within 60 days of the call.
- Substantial Gainful Activity (SGA): <https://www.ssa.gov/ssi/text-disable-ussi.htm#sgact> The SSA will determine if your adult child's disability results in the "inability to do any substantial gainful activity (SGA)". They use the term substantial gainful activity to describe a level of work activity and earnings that is both substantial and gainful. SGA involves the 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 \$1,180 a month (for the year 2018) generally demonstrate SGA.
- They will then use your child's income in determining SSI benefits (not your family income).
- Your child will need to come with you to the appointment.
- Your child should not have had income over the prior two years.
- Make sure there is nothing of value listed in your child's name (savings accounts, life insurance, trust, etc.)
- The initial application is for SSDI (Social Security Disability Insurance). This will be denied within 30 days because this benefit is for people with a disability that have a work history. The next application is for SSI.
- Before the SSI appointment, open a checking account for SSI direct deposit. The child needs to be the primary and the parent as the secondary. Bring account info to the appointment including routing number.
- During the application process, one parent will be applying to become the Representative Payee for benefits. The Representative Payee will receive the funds and distribute them on behalf of the adult child. In addition, you will account for how all money is spent. You can now complete Representative Payee forms online. It is important to understand the responsibilities that the Representative Payee assumes. <https://www.ssa.gov/payee/>
- List of items to bring to the SSI appointment:
  - Social Security card
  - Birth Certificate
  - Picture ID (passport, state ID card)
  - Checking account information
  - Letter from the doctor stating diagnosis along with medical reports
  - Hospitalizations resulting from the disability, reason for hospitalization, date

- List of all doctors (name, address, phone number), last appointment, and any future appointments
- Copy of most recent school testing
- Letter from the school with name, diagnosis, level of functioning. We provided the most current IEP. Must include child's name, DOB, diagnosis, level of functioning.
- You will charge your child for household expenses. Your adult child will need to pay for some of their living expenses in order to qualify for the maximum amount of SSI. The total expenses per month are divided by the number of people in the household. Bring the following information:
  - \$ for food/month
  - \$ for mortgage or rent/month
  - \$ for water/month
  - \$ for electric/month
  - \$ for property taxes

### **Medicaid**

- When a person is deemed eligible for SSI, they will be given Medicaid (and will be considered Medicaid eligible). Until the adult child turns 21, they will qualify for STAR Kids Medicaid. While under 21 and covered by STAR Kids, Medicaid will pay 100% for dental. Once the adult child turns 21, they will transition to STAR+PLUS Medicaid. STAR+PLUS does not cover any dental costs. It is important to note that Medicaid is now all run by Managed Care Organizations (MCOs), and you will have to choose which managed care company you would like.

### **Social Security Administration Redetermination for SSI (annually):**

- SSA sends a letter with a phone appointment time. The representative will call you at that time.
- You will be asked many questions such as...
  - Where the person with a disability lives and who lives in the household
  - If he/she has been accused of a felony, is blind, or married
  - If the person has been hospitalized or been outside the US for a calendar month
  - How much the person has been paying toward household expenses (i.e., rent)
  - Value of the person's checking account at the end of each month
  - Does the person own any other resources (property, stocks, bonds, other bank accounts, life insurance, etc.)
- In preparation for the meeting, have the following information ready (average monthly \$ amount):
  - Mortgage/rent
  - Food
  - Property taxes
  - Electricity/Gas
  - Water/Sewer

- Trash

### **Reporting Your Adult Child's Employment Earnings:**

- [Gross earnings need to be reported no later than the 10th of the month.](#)
- Earnings may be reported via:
  - SSI wage reporting app
  - Telephone wage reporting (1-866-772-0953)
  - Mail to: Social Security Office, 402 Isom Rd., San Antonio, TX 78216, Attn: SSI Wages. Scan or copy the pay stubs before sending them to SSA. They request originals and do not return them. Some have mailed copies rather than originals and there has never been an issue.
- Information needed when reporting earnings:
  - Name of the payee reporting the earnings for the person receiving SSI.
  - Social Security Number of the person reporting the earnings of the person receiving SSI (mobile app or phone only)
  - Name of the person receiving SSI.
  - Social Security Number of the person receiving SSI
  - Gross earnings for the month. Dates to include for the month are determined by paycheck date. Use date deposited, **ONLY** if direct deposit. Use the paycheck date for hard copy paychecks even if they haven't been deposited yet.
  - When reporting wages by mail, the social security number of the person receiving the SSI needs to be included.
- Once Social Security receives the earnings report, they will adjust the amount of SSI, if necessary, two months later. (*They may adjust the next month's amount if they receive the earnings report earlier in the month.*)
- Each month you should receive a letter in the mail acknowledging they received your earnings report with the adjustments that will be made to their SSI payment.
  - The letter will inform you of any overpayments. This means they calculated the payment using a previous earnings amount that was less than the amount you reported for the current month and therefore you owe them money. They will include how they made the calculation. They will give you the choice of paying back the money via mail by check or credit card or they will take it out of their SSI payment in two months. However, if there isn't enough money in that payment to cover the overpayment, they will come collecting it from you.
  - The letter will also inform you of any underpayments. They will make the appropriate adjustments in the next two months of SSI payments.
  - There is always an option for an appeal in the letter you receive. You have 60 days to file for an appeal in writing.

**KEEP EVERYTHING THAT IS MAILED TO YOU. ALSO, DOCUMENT ALL PHONE CALLS WITH DATE, TIME, AND TOPIC FOR REFERENCE.**