

Supplemental Security Income (SSI)

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SSI is a needs based program. It is the safety net for persons who are disabled (and some other eligible beneficiaries) who have used all their resources and their income is below the amount that SSI pays. It provides a monthly benefit to people who either did not pay into Social Security Disability or whose SSD benefit is so low that SSI can supplement it.

This Chapter covers:
Eligibility Requirements for SSI Benefits
Applying for SSI
If You Are in Dire Financial Need
Keeping Your SSI Once You Become Eligible
Changes That Must Be Reported to SSA

Although SSI is a federal program, many of the requirements for eligibility as well as the total benefit amount payable to beneficiaries are determined by each state.

For Example:

In 2002, the federal government pays \$545 to a single, disabled individual living independently. In most states, that is the total amount the beneficiary receives. However, some states will supplement that amount with an "SSP" benefit so that the beneficiary will receive a larger payment.

Eligibility Requirements for SSI Benefits

You must be disabled (or over age 65, but that's not covered here). The medical requirement for disability is the same as for SSDI [See *How Do They Decide If I'm Disabled? and Medical Evidence*]

In addition you must prove that you “need” the benefit, as evidenced by the fact that your own resources and income are very low.

Resources. In virtually all states the resource limit is \$2,000. If you have more than \$2,000 (\$3,000 for a couple) you are not eligible for SSI. Bank accounts, savings accounts, real property, stocks, and retirement funds are all considered in determining your resources. However, they do **not** count personal property (furniture, appliances, etc.), one vehicle, or the value of the home you live in.

NOTE! The rules of what is and what isn’t a resource can get complicated. See the Social Security website at [http:// www.ssa.gov](http://www.ssa.gov) for more information.

Income. SSI will look at all income you receive whether it’s from wages, investments, gifts, lottery winnings. Loans, which are documented as loans, are not considered income. The income maximum for eligibility will vary according to:

- What state you live in.
- Whether you are single or married.
- Whether you live independently or with others.
- Whether your home has cooking facilities.
- Whether or not you are blind.

Applying for SSI

The application process is very similar to that for SSDI. You call their national, toll-free number at:

1-800-772-1213

They will schedule you an appointment at the office nearest to you and send you materials to complete prior to the appointment.

In addition to wanting medical information, they will be asking about your financial status, since you must prove that you “need” SSI.

Assemble and take as much documentation as possible about each of the following:

- Government benefits such as General Relief, unemployment or State Disability benefits. Check stubs are the best proof of these payments.
- Wages. SSA prefers paycheck stubs as proof of wages.
- Income from unearned sources including interest, dividends, commissions, and royalties.
- Any other source of income.
- Loans if someone is loaning you money -- the best proof of which is a signed loan agreement.
- Information about your housing such as:
 - Your mortgage agreement and/or payment record,
 - Your lease or rental agreement (if you rent a room, a note from your landlord will do)

- Your landlord's name and address
- All information that would show either your income or resources or lack of income or resources, such as
 - Payroll slips.
 - Bank books.
 - Ø **CAUTION!** If Social Security learns about a joint bank account, the value of the entire account will be considered to belong to you, regardless of ownership.
 - Brokerage accounts.
 - Money market account statements.
 - Insurance policies, including life insurance policies which have a cash value, fire or homeowners insurance policies and any policies which list assets.
 - Car registration.
 - Burial fund records.
 - Any other income and things you own.

_ NOTE! Expenses- SSA does not want any of your expense records. Many people try to argue their full income shouldn't be counted for SSI purposes because their expenses are so high. SSA isn't concerned whether or not you are living within your means. They want gross income figures only.

Social Security will review your financial status and your medical history and, if you are eligible, you will start drawing the monthly SSI benefit beginning on the first of the month in which you applied.

_ TIP! Be sure to get a written receipt when you apply so in case materials get lost your date of application is protected.

If you have a small amount of other income, SSI will pay the difference between what your other income and the amount they normally would pay.

For Example:

If you get SSDI benefits of \$150 per month, SSI will pay you an additional amount to bring you up to the SSI benefit level for which you are eligible.

For Additional Help with SSI, many non-profit agencies and associations will help their members and clients with the SSI process.

If You Are in Dire Financial Need

Presumptive Eligibility

Because the processing of an application can take anywhere from 4 weeks to 9 months or more, SSI offers more rapid access to payments through a program called Presumptive Disability.

Presumptive Disability allows Social Security to start paying you benefits almost immediately while giving you six months to complete and submit the paperwork.

In order to start Presumptive Disability, you must ask about it during your first visit. Based on your medical condition, Social Security may ask for some form of medical documentation that your condition is severe enough to justify Presumptive benefits.

Ø CAUTION! Not all medical conditions will qualify for Presumptive benefits, and only people having severe symptoms are eligible.

_ NOTE! Presumptive Eligibility is available for SSI benefits only. It does not apply to SSD.

Emergency Advance Payment

When you have an unusual need for money, Social Security may be willing to provide an advance on the next month's payment. They can do this if necessary to help you meet a rent payment, pay a deposit on a utility, moving expenses, or other unusual expenses.

You would request this payment from your local Social Security office, and they will determine if they are willing to make the advance payment.

Ø CAUTION! This is not additional money, but is an advance on future payments, either the next month's payment, or, by prior arrangement, it may be deducted in installments from the next few payments.

Presumptive Disability and Emergency Advance Payment

By using these programs together, it is possible to go into a Social Security office with the correct medical records, apply for SSI Presumptive Disability and, if the Social Security office has check-writing capabilities, walk out with an Emergency Advance Payment check.

Ø CAUTION! This rarely works that quickly or smoothly. Ideally, contact the office in advance and find out what documentation they will want to see for Presumptive application.

Keeping Your SSI Once You Become Eligible

Every year, your financial situation will be reviewed to see if you are still financially eligible for SSI. Every few years, based on your medical condition, your medical records will be reviewed to see if you still meet the disability requirements.

Ø CAUTION! Do not ignore mail from Social Security. If they request information from you and do not receive it, they will stop your benefits.

Be sure to notify Social Security about any changes that may occur such as moving, changes in income or resources or any other information that might affect your benefits.

For Example:

I realize that telling them you won the lottery will cause your benefits to stop, but better that than Social Security demand months or years of back overpayments which they will do once they learn about the changes.

If your resources or income change, you may lose eligibility for SSI benefits. If you lose eligibility SSA will demand repayment of all benefits paid to you after this loss of eligibility. Therefore, even if it results in loss of benefits, it is in your best interest to report changes to SSA as soon as they occur.

Changes That Must Be Reported to SSA

Where you live if:

- You move.
- You (or your spouse) leave your household for a calendar month or longer. For example, you enter a hospital or visit a relative.
- You are no longer a legal resident of the United States.

How you live if:

- Someone moves into or out of your household.
- The amount of money you pay toward household expenses changes.
- Births and deaths of any people with whom you live.
- Your marital status changes:
 - You get married, separated, divorced, or your marriage is annulled.
 - You separate from your spouse or start living together again after a separation.
 - You begin living with someone as husband and wife.

Income if:

- The amount of money (or checks or any other type of payment) you receive from someone or someplace goes up or down or you start to receive money (or checks or any other type of payment).
- You start work or stop work.
- Your earnings go up or down.

Help you get from others if:

- The amount of help (money, food, clothing, or payment of household expenses) you receive goes up or down.
- Someone stops helping you.
- Someone starts helping you.

Things of value that you own if:

- The value of your resources goes over \$2,000 when you add them all together (\$3,000 if you are married and live with your spouse).
- You sell or give any things of value away.
- You buy or are given anything of value.