



Social Security: With You Through Life's Journey...



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We're With You If The Unexpected Happens





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Supplemental Security Income (SSI)

What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

ssa.gov/benefits/ssi/



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SSI for Children

Who is considered a “child” for SSI?

A disabled person who is neither married nor head of a household and:

- is under age 18; or
- is under age 22 and is a student regularly attending school.



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SSI Requirements for Children

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.
- Condition must be expected to last at least 12 months or result in death.



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Definition of Disability - Adult

The Social Security Act defines disability as:

a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or

the person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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Substantial Gainful Activity

- “Substantial gainful activity” (SGA) is a term used to describe a level of work activity and earnings. Consistently being above this level could lead to ineligibility for disability benefits. We generally use earnings guidelines to evaluate whether your work activity is SGA.
- If the impairment is anything other than blindness, earnings in 2021 averaging over \$1,310 a month generally demonstrate SGA.
- The SGA amount in 2021 for blind individuals is \$2,190.
- SSI only uses SGA as a measure of work during initial claims.
- SSDI uses SGA throughout the life of the claim.



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Requirements for Getting SSI

- Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Where you live – must live in the U.S., or Northern Mariana Islands. If you’re not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.



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Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



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Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

Individual Limit: \$2,000 / Couples Limit: \$3,000



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Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility



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SSI Requirements for Children (non medical)

- Disabled children living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the disabled child and parent(s) living in the household are assessed.

Children's income examples:

- Child support
- Social Security auxiliary benefits
- Gifts



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Deeming

What is it?

The process of determining how much of a parent(s) income and resources will count is called deeming.

When does it apply?

If the parent(s) has income and/or resources that we must consider and:

- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.



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SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.



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SSI and Age 18 Foster Children

A disabled youth transitioning out of foster care may file an SSI application if he or she:

- lives in a foster care situation;
- alleges blindness or disability;
- appears likely to meet all of the non-medical eligibility requirements when foster care payments terminate;
- expects foster care payments to cease within 180 days of the application filing date; or
- is within 180 days of losing foster care eligibility because of age.



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How to Apply for SSI (Adult)

You can begin the process and complete a large part of your application online!

You may be eligible to complete your application online if you:

- are between the ages of 18 and 65;
- have never been married;
- are a U.S. citizen;
- haven't applied for or received SSI benefits in the past; and
- are applying for Social Security Disability Insurance at the same time as your SSI claim.



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How to Apply for SSI (Under Age 18)

- Schedule an appointment with Social Security. Call 1-800-772-1213 (TTY 1-800-325-0778) from 7 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;

and

- Complete the online Child Disability Report at <https://www.socialsecurity.gov/childdisabilityreport>



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SSI: What Happens Next?

- Your application will be forwarded to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.



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Presumptive Disability

- You may be eligible to receive SSI benefits right away based on Presumptive Disability or Blindness if you have a qualify medical condition
- These payments can continue up to 6 months while waiting on a disability decision
- We do not ask you to repay these payments, even if you are are later found not to be disabled or blind.

ssa.gov/ssi/text-expedite.ussi.htm



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Low Birth Weight Criteria

A child has not attained their first birthday and the birth certificate shows a weight below 1200 grams (2 pounds 10 ounces) at birth

A child has not attained their first birthday and available medical evidence shows a gestational age (GA) at birth with these corresponding weights:

- GA 37-40 weeks, weight at birth: 2000 grams (4 pounds, 6 ounces) or less;
- GA 36 weeks, weight at birth: 1875 grams (4 pounds, 2 ounces) or less;
- GA 35 weeks, weight at birth: 1700 grams (3 pounds, 12 ounces) or less;
- GA 34 weeks, weight at birth: 1500 grams (3 pounds, 5 ounces) or less;
- GA 33 weeks, weight at birth: at least 1200 grams, but no more than 1325 grams (2 pounds, 15 ounces) or less;
- GA 32 weeks, weight at birth: at least 1200 grams (2 pounds, 10 ounces), but less than 1325 grams (2 pounds, 15 ounces)



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We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination if you don't agree with it.



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Disagree With The Medical Decision?

If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.

ssa.gov/benefits/disability/appeal.html



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Reporting Responsibilities Under SSI

What Things Must You Report To Social Security?

You must report any changes in your status because they may affect your eligibility for SSI and your benefit amount. If you work and get SSI, then you must report your earnings.

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.

How Do I Report Wages?

Social Security offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You can also report your wages through your personal *my* Social Security account.



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What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- 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 (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- 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



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Medicare and Medicaid

Medicare – federal health insurance program for people 65 or older and people who have been getting disability benefits for 24 consecutive months.

Medicaid – state health program for people with low incomes and limited resources.

- In most states, children who get SSI qualify for Medicaid.
- In many states, Medicaid comes automatically with SSI eligibility.



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Representative Payee

- Social Security's Representative Payment Program appoints a relative, friend, or other interested party to serve as the 'representative payee' who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.
- We thoroughly investigate those who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary's payments and is given the authority to use them on the beneficiary's behalf.
- Our *Representative Payee Portal*, accessible with a *my* Social Security account, lets individual representative payees conduct their own business or manage direct deposit, wage reporting, and annual reporting for their beneficiaries.



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The Ticket to Work Program

- Social Security and Supplemental Security Income disability beneficiaries can get help with training and other services they need to go to work **at no cost to them**.
- Most disability beneficiaries are eligible to participate in the Ticket to Work program and can select an approved provider of their choice who can offer the kind of services they need.

<https://choosework.ssa.gov/about/index.html>



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Plan to Achieve Self-Support (PASS)

What is a PASS?

- A PASS is an SSI provision to help individuals with disabilities return to work.
- If you receive SSDI or could qualify for SSI after setting aside income or resources so that you may pursue a work goal, you could benefit from a PASS.

How does a PASS help someone return to work?

- We base SSI eligibility and payment amounts on income and resources.
- A PASS lets a disabled individual set aside money and things he/she owns to pay for items or services needed to achieve a specific work goal.
- The objective of a PASS is to help disabled individuals find employment that reduces or eliminates SSI or SSDI benefits.



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SSI Only Employment Supports

Contents

- Earned Income Exclusion
- Student Earned Income Exclusion (SEIE)
- Special SSI Payments for Persons Who Work - Section 1619(a)
- Medicaid While Working - Section 1619(b)
- Achieving a Better Life Experience (ABLE)



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Earned Income Exclusion

- SSA does not count the first \$65 of the earnings received in a month, plus one-half of the remaining earnings. This means we count less than one-half of earnings when we figure the SSI payment amount.
- We apply this exclusion in addition to the \$20 general income exclusion.
- We apply the \$20 general income exclusion first to any unearned income received.



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Student Earned Income Exclusion (SEIE)

If you are under age 22 and **regularly attending school**, we do not count up to **\$1,930** of your earned income per month when we figure the SSI payment amount. The maximum yearly exclusion for 2021 is **\$7,770**.

“Regularly Attending School” means:

- in a college or university for at least 8 hours a week, or
- in grades 7-12 for at least 12 hours a week, or
- 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), or
- for less time than indicated above for reasons beyond the student's control, such as illness, or
- home schooling, if instructed in grades 7-12 for at least 12 hours a week.



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Property Essential to Self-Support (PESS)

How Does PESS help you?

- We do not count some resources that are essential to your means of self-support when we decide your continuing eligibility for Supplemental Security Income (SSI).



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Special SSI Payments for Persons Who Work - Section 1619(a)

You can receive SSI cash payments even when earned income is at the Substantial Gainful Activity (SGA) level. This provision eliminates the need for the trial work period or extended period of eligibility under SSI.

To qualify, you must:

- have been eligible for an SSI payment for at least 1 month before working at the SGA level, and
- still be disabled, and
- meet all other eligibility rules, including income and resource tests.

Under 1619(a), a beneficiary can receive their gross income from wages, an SSI payment (calculated based on wages) and Medicaid.



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Medicaid While Working – Section 1619(b)

Under 1619(b), a beneficiary can retain their Medicaid, and SSI eligibility, even if their work earnings – alone, or in combination with other income – make them ineligible for an SSI cash payment

To qualify you must:

- meet the 1619(a) eligibility criteria, and
- need Medicaid coverage to continue working, and
- have earnings that are under your state's threshold amount.



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Medicaid While Working – Section 1619(b)

After you return to work, Medicaid coverage can continue, even if your earnings become too high for an SSI cash payment.

To qualify, a beneficiary must meet **ALL** of the following:

- was eligible for an SSI cash payment for at least 1 month
- would be eligible for cash payment except for earnings
- still be disabled
- meet all other eligibility rules, including the resources test
- need Medicaid in order to work
- have gross earned income that is insufficient to replace SSI, Medicaid, and any publicly funded attendant care

Under 1619(b), a beneficiary will receive income from gross wages and Medicaid but no SSI payment.



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Achieving a Better Life Experience (ABLE)

- A tax-advantaged account for saving funds for qualified disability-related expenses: education, housing, transportation, health, employment training, technology, funeral, and basic living costs
- Contributions to the account can be from anyone, up to \$15,000 per year. The eligible individual can contribute an additional capped amount from earnings.
- Any balance up to \$100,000 is excluded as a resource for SSI.



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ABLE Account Limits & Qualifying Expenses

- Save up to \$100,000 without affecting benefits.
- Money in ABLE accounts can cover qualified disability expenses.
 - Some of these expenses include:
 - Housing
 - Education
 - Healthcare
 - Transportation
 - Assistive technology
 - Personal support services
 - Job training


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Section 301 Payment Continuation

Upon a periodic medical review, if we find that you are no longer disabled, you may still receive monthly benefits if:

- You are participating in a verified program of Vocational Rehabilitation or similar services
 - An IEP program, age 18 thru 21
 - The Ticket to Work Program
 - A state or private program using an IPE
 - A Plan to Achieve Self-Support (PASS)


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Reinstating SSI Eligibility Without a New Application

How does it help you?

- If you have been ineligible for Supplemental Security Income (SSI) payments due to your work, you may be able to restart your SSI cash payments again at any time without a new application.
- If you have been ineligible for SSI and/or Medicaid for any reason other than work or medical recovery, you may be able to restart your SSI cash payment and/or Medicaid coverage within 12 months without a new application.
- When your situation changes, contact us and ask about how you can restart your SSI benefits and/or Medicaid.



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Responsibilities When Beneficiary Returns to Work

Notify Social Security of any changes in work activity:

- Start or stop work;
- Work has been reported but duties, hours, or pay have changed;
- Start paying for expenses that, due to disability, are needed for you to be able to work.

Report changes in work activity by phone, fax, mail or in person.

Call 1-800-772-1213 between 7 a.m. and 7 p.m. Monday-Friday.



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Wage Reporting

For SSDI and SSI recipients, you can report wages through:

- your personal *my* Social Security account;
- calling a field office;
- mailing/faxing the information; or
- calling the TeleService Center.

Note: SSI recipients can also report wages via the mobile wage reporting application and the telephone wage reporting service.



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Social Security

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Putting you in control...
Learn what you can do online

Retirement

Disability

Employers:
File W-2s online

Get to know
your Social Security

my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.

Social Security Number

Your Social Security number remains your first and continuous link with Social Security.

Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.

FAQs

Get answers to frequently asked questions about Social Security.

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<https://www.ssa.gov/coronavirus/>

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To sign up for updates or to access your subscriber preferences, please enter your contact information below.

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Please visit our Field Office Locator

Social Security Office Locator www.ssa.gov/locator

⚠ We are OPEN to receive your calls

On Tuesday, March 17, 2020, we suspended face-to-face service to the public in our field offices and hearings offices nationwide until further notice. However, we are still able to provide critical services via phone, fax and online.

Find the Office for this ZIP Code.

ZIP:

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[Services Outside the United States](#)

Using our online services, you can:

- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online](#)

National 800 Number

Toll-Free: 1-800-772-1213

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my Social Security



ssa.gov/myaccount


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How to Open a *my* Social Security Account

1. Visit ssa.gov/myaccount
2. Select: “Sign In or Create an Account”
3. Provide some personal information to verify your identity (answer “out of wallet” questions)
4. Choose a username and password
5. Select how to receive a security code every time you access your account (text or email)


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my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your *Social Security Statement* to review:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings record, to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.

ssa.gov/myaccount/what.html



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my Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

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Beware of Social Security Phone Scams

Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

- HANG UP!**
- DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
- REPORT THE SCAM AT [OIG.SSA.GOV](https://oig.ssa.gov)**

What to look out for

- The caller says there is a **problem** with your Social Security number or account.
- Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.
- Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.
- Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- Threaten you
- Suspend your Social Security Number
- Demand immediate payment from you
- Require payment by cash, gift card, pre-paid debit card, or wire transfer

Be Active

Protect yourself and your friends and family!

- If you receive a questionable call, just hang up and report the call at oig.ssa.gov
- Learn more at oig.ssa.gov/scam
- Share this information with others





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Q&A Session



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