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



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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.
- 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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# Social Security Disability Insurance (SSDI)

## What is it?

SSDI is a social insurance program under which workers earn coverage for benefits, by working and paying Social Security taxes on their earnings.

## Who is it for?

Disabled people younger than FRA who can't work because they have a medical condition that's expected to last at least one year or result in death and have earned a certain number of work credits.



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# Requirements for Getting Disability Benefits

To be eligible for disability benefits, you must meet two different earnings tests:

- a recent work test, and
- a duration of work test.

Note: Certain blind workers have to meet only the duration of work test.



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# Rules for Recent Work Test

If you become disabled	You generally need
In or before the quarter you turn age 24	1.5 years of work during the three-year period ending with the quarter you become disabled.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you become disabled.
In the quarter you turn age 31 or later	Work during five years out of the 10-year period ending with the quarter your disability began.



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# Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few resources;
- be age 65 or older;
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.



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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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## Supplemental Security Income (SSI) Spotlights

Rights and Responsibilities	Living Arrangements	Resources
Financial Institution Accounts	Burial Funds	Loans
Trusts	Dedicated Accounts for Children	Deeming Parental Income and Resources
Reporting Your Earnings to Social Security	Automated Wage Reporting Tools	Impairment-Related Work Expenses
Special SSI Rule for Blind People Who Work	Individual Development Accounts	Plan to Achieve Self-Support
Property Essential to Self-Support	Transfers of Resources	Student Earned Income Exclusion
Payment for Travel to Medical Exams or Tests	Getting SSI Benefits While You Try to Sell Excess Resources	Continued SSI Benefits for Persons Who are Temporarily Institutionalized
Special SSI Rules for Children of Military Personnel Living Overseas	SSI Benefits for Disabled Youth in Foster Care	Prerelease Procedure
SSI Benefits for Noncitizen	Continued Medicaid Eligibility for People Who Work: Section 1619(b)	Interpreter Services
Income From The Arts	Homelessness	Windfall Offset
One-Third Reduction Provision	Achieving a Better Life Experience (ABLE) Accounts	



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[www.ssa.gov/ssi/links-to-spotlights.htm](https://www.ssa.gov/ssi/links-to-spotlights.htm)

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# The Value of The One-Third Reduction (VTR)

## SSI SPOTLIGHT ON THE ONE-THIRD REDUCTION PROVISION -- 2023 Edition

[Links to SSI Spotlights Home](#) / SSI Spotlight On The One-Third Reduction Provisions

### WILL THE ONE-THIRD REDUCTION PROVISION AFFECT MY SSI PAYMENT?



We may reduce your Supplemental Security Income (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.



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# In-Kind Support & Maintenance (ISM)

Any food or shelter you get from someone else that you do not pay for may reduce your SSI benefit. There is a limit on how much food and shelter we may count. The limit is one-third of the maximum Federal SSI benefit amount payable for a month, plus \$20. This is the presumed max value (PMV).

## Computing ISM:

- Total Household Operating Expenses divided by the Number of Household Members = the SSI recipients fair share.
- Fair share minus claimant's contribution = actual value (AV) of the ISM
- SSA compares the actual value to the PMV. The lesser amount is the countable ISM.



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# List of Applicable Household Costs

- Food
- Mortgage (including property insurance)
- Real Property Taxes
- Rent
- Heating Fuel
- Gas
- Electricity
- Water
- Sewer
- Garbage removal



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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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# SSI Requirements for Children (continued)

- 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 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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# When should I apply for disability benefits?

- Apply as soon as you become disabled.
- Processing an application for disability benefits can take three to five months.
- We may be able to process your application faster if you help us by getting any other information we need.



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# How do I apply for disability benefits?



Online at **[www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability)**



Call 1-800-772-1213 to make an appointment at your local office



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# How to Apply for SSI (Under Age 18)

- Schedule an appointment with Social Security. Call 1-800-722-1213 (TTY 1-800-325-0778) from 8 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;

and

- Complete the online Child Disability Report at [www.socialsecurity.gov/childdisabilityreport](http://www.socialsecurity.gov/childdisabilityreport).



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# 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 later found not to be disabled or blind.

[ssa.gov/ssi/text-expedite.ussi.htm](https://ssa.gov/ssi/text-expedite.ussi.htm)



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# Disability Determination Services Office - State

- This state agency completes the initial disability determination decision for us.
- Doctors and disability specialists in the state agency ask your doctors for information about your condition(s). They'll consider all the facts in your case.
- They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated.



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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](https://ssa.gov/benefits/disability/appeal.html)**



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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

- More than eight million people, who get monthly Social Security or Supplemental Security Income (SSI) benefits, need help managing their money.
- 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.



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# How SSA selects a payee

**Conduct a phone interview to:**

- **Determine relationship to the beneficiary,**
- **Discuss qualifications,**
- **Discuss ability to carry out responsibilities of a rep payee,**
- **Explain rep payee duties,**
- **Explain reporting responsibilities, and**
- **Explain liability for not reporting changes.**



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# How to spend a beneficiary's money

- **As a representative payee, you have the responsibility to use benefits received only for the use & benefit of the beneficiary.**
- **Current maintenance needs include:**
  - Food
  - Clothing
  - Medical Care
  - Housing
  - Personal comfort items
  - Reasonably foreseeable needs



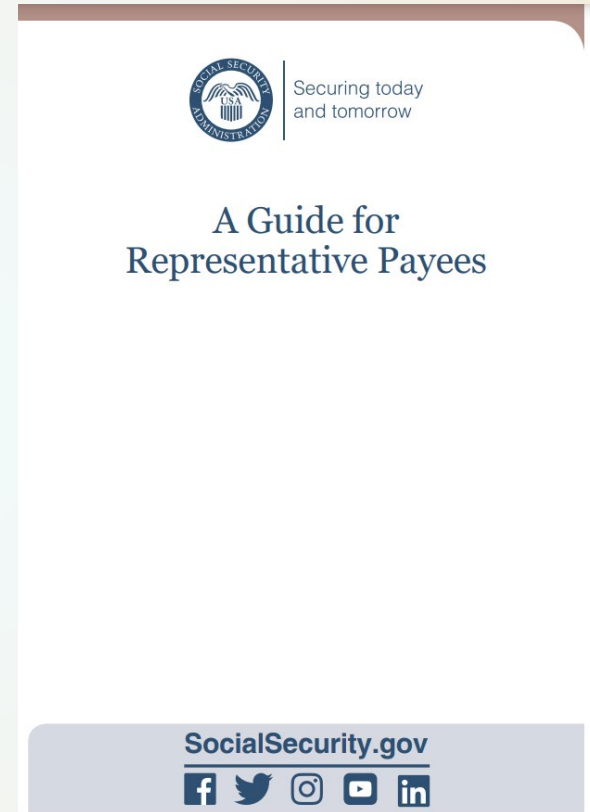
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# Need more information?

- **1-800-772-1213**
- **<http://www.ssa.gov>**
- **<http://www.ssa.gov/payee>**



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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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# Working While Receiving Benefits

- Social Security has special rules called *work incentives* that allow you to test your ability to work and still receive monthly Social Security and SSI benefits. You can also get help with education, rehabilitation, and training you may need to work.
- If you do take a job or become self-employed, tell us about it right away. We need to know when you start or stop work and if there are any changes in your job duties, hours of work, or rate of pay.
- Individuals receiving Social Security disability benefits and their representative payees must report their wages. Wages can be reported using their personal *my* Social Security account online.



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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 **\$2,220** of your earned income per month when we figure the SSI payment amount. The maximum yearly exclusion for 2023 is **\$8,950**.

“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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# 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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## 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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# Wage Reporting

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

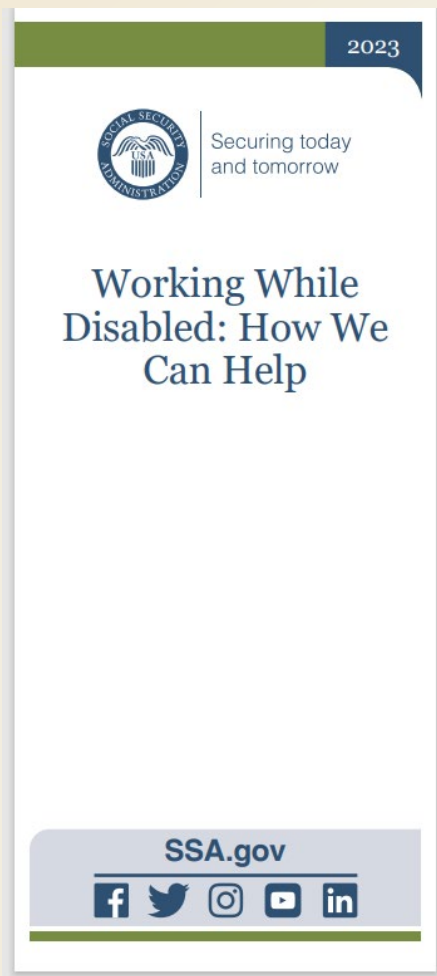
- your personal *my* Social Security account;
- calling a field office;
- mailing/faxing the information; or
- calling the TeleService Center.

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



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Welcome To The Work Site

**Welcome to the Ticket to Work Program!**

The Ticket to Work (Ticket) program is a free and voluntary program that can help Social Security beneficiaries go to work, get a good job that may lead to a career, and become financially independent, all while they keep their Medicare or Medicaid. Individuals who receive Social Security benefits because of a disability and are age 18 through 64 probably already qualify for the program.

**Are you a...**

Disability Beneficiary, Family Member or Caretaker?

Visit the Choose Work Site

The **Ticket to Work (Ticket) program** is a good fit for people who want to improve their earning potential and are committed to preparing for long-term success in the workplace. The Ticket program offers beneficiaries with disabilities access to meaningful employment with the assistance of Ticket to Work employment service providers called Employment Networks (EN).

Service Provider or Interested in Becoming One?

Visit the Site for Service Providers

The **YourTickettoWork.ssa.gov** website is for ENs and State Vocational Rehabilitation (VR) agencies participating in Social Security's Ticket to Work and Self Sufficiency Program (The Ticket to Work program). Check out the website frequently for upcoming events and Ticket program updates.

**Did You Receive a Call from 1-855-835-0010?**

The phone call you received was from Social Security's Ticket to Work (Ticket) program. The Ticket program is a free and voluntary Social Security program that helps people who receive disability benefits return to work or work for the first time. The call refers eligible beneficiaries to Ticket to Work's Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) and to <https://choosework.ssa.gov/mycall/>. One of Social Security's contractors manages this site and the Help Line.

Visit <https://choosework.ssa.gov/mycall/> to sign up for free information. Or contact one of our representatives through the Ticket to Work Help Line. Be one of the many people who have connected with us for important information about work as a path to financial independence! [Read More...](#)

Additional information on work incentives and Ticket to Work are available on our website- [ssa.gov](https://ssa.gov) and [ssa.gov/work](https://ssa.gov/work)



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[What should I do if I get a call claiming there's a problem with my Social Security number or account?](#)



Social Security

Benefits ▼

Medicare ▼

Card & record ▼

Search SSA.gov



Español

Sign in

## Securing your **today** and **tomorrow**



### Prepare

Check eligibility for benefits

Plan for retirement



### Apply

Apply for benefits

Sign up for Medicare

### After you apply

Check application or appeal status

Appeal application decision

Feedback

## Manage benefits & information



### Documents

Get benefit verification letter

Get tax form (1099/1042s)



### Number & card

Replace card

Request number for the first time

Report stolen number



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## Supplemental Security Income (SSI) (En español)

The Supplemental Security Income (SSI) program provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI payments are also made to people age 65 and older without disabilities who meet the financial qualifications.

Jump to [How To Apply](#)



### Who is Eligible for SSI?

#### Adults Who:

- Are age 65 and older, or blind, or have a disability.
- Have [limited income](#) (wages, pensions, etc.).
- Have [limited resources](#) (the things you own).
- Are U.S. citizens, nationals of the U.S., and some noncitizens.
- Reside in one of the 50 states, the District of Columbia, or the Northern Mariana Islands. It does not include Puerto Rico, Guam, or the United States Virgin Islands. Exception: The children of military parent(s) assigned to permanent duty outside the U.S. and certain students temporarily abroad may receive SSI payments

#### Children Who:

- Are under age 18 and have physical or mental condition(s) that very seriously limits their daily activities for a period of 12 months or more or may be expected to result in death, and
- Live in a household with limited income (benefits based on need) or resources.
- For more details, visit our webpage about [SSI for children](#).

[ssa.gov/ssi](https://ssa.gov/ssi)



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# my Social Security



Social Security

Sign In

Accounts created **before** September 18, 2021 should enter a Username and Password.

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

Sign in

Sign in with  LOGIN.GOV

Sign in with  ID.me

[Learn more](#)

[Create an account](#)

## Create your personal my Social Security account today

A free and secure my Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account

Sign In

Finish Setting Up Your Account



ssa.gov/myaccount



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# Please visit our Field Office Locator

Social Security Office Locator [www.ssa.gov/locator](https://www.ssa.gov/locator)



## Important Information

Our website, [www.ssa.gov](https://www.ssa.gov), is the best way for people with access to the internet to get help. If you cannot use our website, call our National 800 Number or your local Social Security office for help. We will schedule an appointment for you, if necessary.

If you must visit an office: Physical distancing of at least 6 feet and masks are required. We will provide a mask if you do not have one. You may need to wait outside because space in our offices may be limited. Please plan for the weather. We ask that you come alone unless you require help with your visit. If you require help, we can only permit one adult to join you. Children are allowed. Visit [www.ssa.gov](https://www.ssa.gov) or call first, if possible, so you know what documents to bring. Find out which offices are closed, or open by appointment only, by visiting [www.ssa.gov/emergency](https://www.ssa.gov/emergency)

People without an appointment should expect long lines, especially during the busiest times in our offices: Mondays, the morning after a Federal holiday, and the first week of the month.

We may offer you an appointment for a future date or call you back to provide the service you are requesting.

Find the Office for this ZIP Code.

ZIP:

Locate

[Zip Code Look Up](#)

[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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# SCAM ALERT

The Social Security Administration will never threaten, scare, or pressure you to take an immediate action.



Scammers continue to impersonate government employees in an attempt to obtain your personal information or money. They may:

- **PRETEND** to be from an agency or organization you know.
- Say there's a **PROBLEM** or promise a prize.
- **PRESSURE** you to act immediately.
- Tell you to **PAY** in a specific way.



Do not give scammers money or personal information – Ignore them!

## How to avoid a scam:

- **Remain calm.** Talk to someone you trust.
- **Hang up or ignore** the message. **DO NOT** click on links or attachments.
- **Protect your money.** Criminals will insist that you pay in a hard-to-trace manner, such as with a gift card, prepaid debit card, cryptocurrency, wire transfer, money transfer, or by mailing cash.
- **Protect your personal information.** Be skeptical of a contact you didn't initiate.
- **Spread the word.** Share your knowledge of Social Security-related scams. Post on social media using the hashtag #SlamtheScam to share your experience and warn others. Visit [ssa.gov/scam](https://ssa.gov/scam) for more information. Please also share with your friends and family.

## 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](https://oig.ssa.gov)
- » Learn more at [oig.ssa.gov/scam](https://oig.ssa.gov/scam)
- » Share this information with others







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# Q&A session



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