

# Supplemental Security Income (SSI) for Adults

# **Background**

SSI is a federal/state program in California. It is administered by the Social Security Administration. SSI makes monthly payments to those with low income and limited financial resources and who meet the Social Security's definition of disability. In California, the state adds additional funds to the federal benefit. SSI also pays benefits to low income people who are 65 and older and to low income people who are blind.

## Eligibility

## **General Requirements**

To be eligible for SSI disability benefits, a person must have low income/resources **and** must be blind **or** disabled **or** over 65.

#### **Income and Resource Criteria**

In order to receive SSI, a person's resources (things they own, i.e. cash, bank accounts, stocks, land, etc.) must be worth \$2,000 or less for one person and \$3,000 or less for a couple. Monthly income must be approximately below the level of the monthly benefit. The higher the monthly income a person has, the lower his SSI benefit will be.

#### Citizenship

The person must be a US citizen or be in certain categories of aliens.

#### Criteria for Disability and Blindness

Disability for adults is defined by Social Security as a medically determinable physical or mental impairment(s) that result in the "inability to do any substantial gainful activity" and can be expected to result in death or has lasted or can be expected to last at least 12 months.

Blindness, as defined by Social Security, is central visual acuity of 20/200 or less in the better eye with best correction <u>or</u> limitation in the field of vision of the better eye so that the widest diameter of the visual field subtends to an angle no greater than 20 degrees.

# The Health Care Provider's Role

A letter from or co-signed by the patient's licensed medical provider can facilitate the application or appeal process significantly. Letters from other health care providers can also be helpful. Information on letter writing guidelines and a listing of impairments is available in the "For More Information" section below.

#### **Benefits**

- Monthly income
- MediCal
- In Home Support Services: IHSS helps pay for services that allow individuals to remain safely in their homes. It is an alternative to out-of-home placement.
- Protective services (Note: Food stamps are not available to people on SSI.)

# **How to Apply**

The first step is to contact Social Security by telephone or to visit the local office to schedule an appointment. This is important because it establishes the *onset date* of disability. Currently, you cannot apply for SSI benefits online. Application must then be made within 60 days.

In certain cases, if the applicant's medical conditions are so serious that their conditions obviously meet disability standards, they can be found presumptively eligible. In these cases SSI can be paid immediately (and MediCal obtained) while the disability determination is proceeding. Only certain conditions are included. These conditions are referred to as "compassionate allowances". If however, the person is later found to be ineligible, they will be asked to pay this money back. This can be appealed.

In most cases, processing the SSI claim takes between 1-6 months if all required documentation is provided. When a claim is denied by Social Security and an appeal is filed, the SSI claim process can take longer.

## **Appeals Process**

If an application is denied, there are multiple levels of appeal. The first step is called reconsideration. The second step is a hearing in front of an administrative law judge. There is also an appeal process for overpayments, known as waivers. Many previously denied applications are approved on appeal. Claims for appeal must be made within 60 days of denial at each stage. Documentation of medical impairments by the treating provider(s) is critical to this process.

### **For More Information**

- Disability Evaluation Under Social Security (includes Listing of Impairments): http://www.socialsecurity.gov/disability/professionals/bluebook/index.htm
- Disability Letter Guidelines: http://familymedicine.medschool.ucsf.edu/odpc/docs/word/letter%20writing%20guidelines.doc
- Social Security Administration: <a href="http://www.socialsecurity.gov/disability/">http://www.socialsecurity.gov/disability/</a>. To contact your local Social Security Administration: (voice) 800-772-1213; (TTY) 800-325-0778; <a href="https://secure.ssa.gov/apps6z/FOLO/fo001.jsp">https://secure.ssa.gov/apps6z/FOLO/fo001.jsp</a>
- Regional Center clients may also contact their Case Coordinator for more information.

