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# Supplemental Security Income (SSI)

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## Supplemental Security Income (SSI)

This booklet explains what Supplemental Security Income (SSI) is, who can get it, and how to apply. For information specific to you, talk with a Social Security representative.

The Social Security Administration manages the program, but SSI is not paid for by Social Security taxes. U.S. Treasury general funds, not the Social Security trust funds, pay for SSI.

### What is SSI?

SSI makes monthly payments to people who have low income and few resources, and who are:

- Age 65 or older.
- Blind.
- Disabled.

If you're applying for SSI, you should also read *What You Need To Know When You Get Supplemental Security Income (SSI)* (Publication No. 05-11011).

**NOTE:** *Disabled or blind children whose parents have little income or resources may be eligible for Supplemental Security Income benefits as well. The basic SSI amount is the same nationwide. Many states, however, add money to the basic benefit. You can call us to find out the amounts for your state.*

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# Rules for getting SSI

## Your income and resources

Whether you can get SSI depends on your income and resources (the things you own).

### Income

Income is money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter. The amount of income you can receive each month and still get SSI depends partly on where you live. You can call us to find out the income limits in your state.

Social Security doesn't count all of your income when we decide whether you qualify for SSI. **For example**, we do **not** count:

- The first \$20 a month of most income you receive.
- The first \$65 a month you earn from working and half the amount over \$65.
- Supplemental Nutrition Assistance Program (SNAP) benefits, formerly known as food stamps.
- Shelter you get from private nonprofit organizations.
- Most home energy assistance.

If you're married, we include part of your spouse's income and resources when deciding if you qualify for SSI. If you're younger than age 18, we include part of your parents' income and resources. And, if you're a sponsored noncitizen, we may include your sponsor's income and resources.

If you're a student, some of the wages or scholarships you receive **may not** count.

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If you're disabled, but working, Social Security does **not** count wages you use to pay for items or services that help you to work. For example, if you need a wheelchair, the wages you use to pay for the wheelchair don't count as income when we decide if you qualify for SSI.

Also, Social Security does **not** count wages a blind person uses for work expenses. For example, if a blind person uses wages to pay for transportation to and from work, the wages used to pay the transportation cost aren't counted as income.

If you're disabled or blind, some of the income you use (or save) for training, or to buy items you need to work, **may not** count.

### **Resources (things you own)**

Resources that we count in deciding if you qualify for SSI include real estate, bank accounts, cash, stocks, and bonds.

You may be able to get SSI if your resources are worth \$2,000 or less. A couple may be able to get SSI if they have resources worth \$3,000 or less. If you own property that you are trying to sell, you may be able to get SSI while trying to sell it.

Social Security doesn't count everything you own in deciding whether you have too many resources to qualify for SSI. For example, we do not count:

- The home and land where you live.
- Life insurance policies with a face value of \$1,500 or less.
- Your car (usually).
- Burial plots for you and members of your immediate family.
- Up to \$1,500 in burial funds for you and up to \$1,500 in burial funds for your spouse.

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## Other rules you must meet

To get SSI, you must live in the United States or the Northern Mariana Islands and be a U.S. citizen or national. In some cases, noncitizen residents can qualify for SSI. For more information read *Supplemental Security Income (SSI) For Noncitizens* (Publication No. 05-11051).

- If you're eligible for Social Security or other benefits, you must apply for them. If eligible, you can get SSI and other benefits.
- If you live in certain types of institutions, you may get SSI.
- If you live in a city or county rest home, halfway house, or other public institution, such as a jail or prison, you usually can't get SSI. But there are some exceptions.
  - If you live in a publicly operated community residence that serves no more than 16 people, you may get SSI.
  - If you live in a public institution mainly to attend approved educational or job training to help you get a job, you may get SSI.
  - If you live in a public emergency shelter for the homeless, you may get SSI.
  - If you live in a public or private institution, and Medicaid is paying more than half the cost of your care, you may get a small SSI benefit.
  - If you have any felony or arrest warrants for escape from custody, flight to avoid prosecution or confinement, or flight escape, you usually can't get SSI.

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## How to apply for SSI

If you plan to apply for SSI, you can begin the application process and complete a large part of your application by visiting our website at **[www.ssa.gov/applyforbenefits](http://www.ssa.gov/applyforbenefits)**. You can also call us toll-free at **1-800-772-1213** to ask for an appointment with a Social Security representative.

If you're a disabled adult intending to file for both SSI and Social Security Disability Insurance, you can now apply online for both benefits at the same time if you meet the following requirements:

- Are between the ages of 18 and 65.
- Have never been married.
- Are a U.S. citizen residing in one of the 50 states, District of Columbia, or the Northern Mariana Islands.
- Haven't applied for or received SSI payments in the past.

To apply for Social Security and SSI disability benefits online, visit **[www.ssa.gov/disability](http://www.ssa.gov/disability)**. If you cannot apply for SSI online, you can call us toll-free at **1-800-772-1213** to set up an in-office or telephone appointment with a Social Security representative.

Parents or guardians usually can apply for blind or disabled children under age 18. In some cases, other third parties can apply for children.

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You should have certain items with you when you apply. Even if you don't have all of the things listed below, apply anyway. The people in the Social Security office can help you get whatever is needed. Please bring:

- Your Social Security card or a record of your Social Security number.
- Your birth certificate or other proof of your age.
- Information about the home where you live, such as your mortgage or your lease and landlord's name.
- Payroll slips, bank books, insurance policies, burial fund records, and other information about your income and the things you own.
- The names, addresses, and telephone numbers of doctors, hospitals, and clinics that you have been to, if you are applying for SSI because you are disabled or blind.
- Proof of U.S. citizenship or eligible noncitizen status.
- Your checkbook or other papers that show your bank, credit union, or savings and loan account number.

If you're approved for SSI, you must receive your payments electronically. We can make payments via direct deposit, the Direct Express® card program, or an Electronic Transfer Account. For more information, visit [\*\*www.GoDirect.org\*\*](http://www.GoDirect.org).

### **A note for people who are blind or disabled**

If you're blind or disabled, and working, there are special rules to help you. You may be able to keep getting SSI payments while you work. As you earn more money, your SSI payments may be reduced or stopped, but you may be able to keep your Medicaid coverage.

You may also be able to set aside some money for a work goal or to go to school. In this case, the money you set aside won't reduce the amount of your SSI.

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Blind or disabled people who apply for SSI may get free special services to help them work. These services may include counseling, job training, and help in finding work.

You can get more information in *Working While Disabled—How We Can Help* (Publication No. 05-10095).

### **Right to appeal**

If you disagree with a decision made on your claim, you can appeal it. The steps you can take are explained in *Your Right To Question A Decision Made On Your Supplemental Security Income (SSI) Claim* (Publication No. 05-11008).

You may handle your own SSI case or appeal with free help from Social Security. You also have the right to have someone represent you. There are rules about who can represent you and what your representative can do. We'll work with your representative as we would work with you. Ask us if you want to find out how you can appoint someone to act on your behalf. You can also find more information about representation in *Your Right To Representation* (Publication No. 05-10075) or on our website at [\*\*www.ssa.gov/representation\*\*](http://www.ssa.gov/representation).

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## You may be able to get other help

If you get SSI, you may also be able to get help from your state or county. For example, you may be able to get Medicaid, food, or other social services. Call your local social services department or public welfare office for information about the services available in your community.

### **Supplemental Nutrition Assistance Program (SNAP)**

If you get SSI, you may be able to get help to buy food through the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. If everyone in your home is applying for or getting SSI, you can apply for SNAP at a Social Security office.

If you don't live in a home in which everyone is applying for or getting SSI, visit [www.fns.usda.gov/snap](http://www.fns.usda.gov/snap) to find out how to apply. For more information about SNAP, read *Supplemental Nutrition Assistance Program (SNAP) Facts* (Publication No. 05-10101). For more information about other nutrition assistance programs that may be available to you, read *Nutrition Assistance Programs* (Publication No. 05-10100).

### **Medicaid**

When you get SSI, you may also get Medicaid, which helps pay doctor and hospital bills. Your local social services or medical assistance office can give you information about Medicaid.

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## Help paying for Medicare

If you get Medicare, and have low income and few resources, your state may pay your Medicare premiums and, in some cases, other Medicare expenses such as deductibles and coinsurance. Only your state can decide if you qualify. To find out if you do, contact your state or local Medicaid office. You can get their phone number and more information about these programs from the Centers for Medicare & Medicaid Services (CMS) by calling the Medicare toll-free number, **1-800-MEDICARE (1-800-633-4227)**. If you're deaf or hard of hearing, call TTY **1-877-486-2048**.

You may be able to get Extra Help paying for annual deductibles, monthly premiums, and prescription co-payments related to the Medicare prescription drug program (Part D). You may qualify for Extra Help if you have limited income (tied to the federal poverty level) and limited resources. These income and resource limits change each year and aren't the same as the SSI income and resource limits. Contact Social Security for the current limits.

You can apply online for Extra Help or get more information at [www.ssa.gov/benefits/medicare/prescriptionhelp](http://www.ssa.gov/benefits/medicare/prescriptionhelp). You can also apply or request an application by phone, or you can apply at your local Social Security office.

If you have both Medicaid with prescription drug coverage and Medicare, Medicare and SSI, or if your state pays for your Medicare premiums, you automatically will get this Extra Help, and you don't need to apply.

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## You may be able to get Social Security

If you have worked and paid into Social Security long enough, you may also be eligible for Social Security benefits while you are receiving SSI. Retirement benefits can be paid to people age 62 or older and their families. Disability benefits go to people with disabilities and their families. Survivors benefits are paid to the families of workers who have died. If you think you may qualify for Social Security benefits, call us to make an appointment to talk with a Social Security representative.

## Contacting Social Security

There are several ways to contact us, such as online, by phone, and in person. We're here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

### Visit our website

The most convenient way to conduct Social Security business from anywhere is online at [www.ssa.gov](http://www.ssa.gov). You can accomplish a lot.

- Apply for Extra Help with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my* Social Security account, you can do even more.

- Review your *Social Security Statement*.
- Verify your earnings.
- Print a benefit verification letter.
- Change your direct deposit information.

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- Request a replacement Medicare card.
  - Get a replacement SSA-1099/1042S.
  - Request a replacement Social Security card, if you have no changes and your state participates.

## **Call us**

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday, if you need to speak with someone. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

## **Schedule an office visit**

You can find the closest office location by entering your ZIP code on our office locator webpage.

If you are bringing documents for us to see, remember that they must be original or certified copies that are certified by the issuing agency.





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