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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.

Social Security manages the SSI program. However, 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 meet one of the following criteria:

- They are age 65 or older.
- Blind.
- They have a medical condition that keeps them from working, which is expected to last one year or result in death.

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:** *A child with a qualifying disability or blindness and whose parents have low income or resources may be eligible for SSI 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.

We don't count all of your income when we decide whether you qualify for SSI. **For example**, we don't count:

- The first \$20 of your monthly income.
- The first \$65 of your monthly earnings 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 have a qualifying disability, and are working, we **don't** 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, we **don't** 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 blind or have a qualifying disability, 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.

We don't count everything you own in deciding whether you have too many resources to qualify for SSI. For example, we don't 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 50 states, the District of Columbia, 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/benefits/ssi](http://www.ssa.gov/benefits/ssi)**.

If you're an adult with a disability intending to file for both SSI and Social Security Disability Insurance, you can now apply online for both benefits at the same time. You must meet the following requirements:

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

To apply for Social Security and SSI disability online, visit **[www.ssa.gov/disability](http://www.ssa.gov/disability)**.

Another way to start an application is by using our online tool to tell us that you are interested in applying for SSI and providing some basic information. You can find it at **[www.ssa.gov/benefits/ssi/start.html](http://www.ssa.gov/benefits/ssi/start.html)**. The online process takes about 5-10 minutes and no documentation is required. We will need information about you, and if applicable, the person you are assisting.

Information we need from the person interested in applying:

- Name.
- Date of birth.
- Social Security number.
- Mailing address.
- Phone number.
- Email address (optional).

If you are assisting another person, we also need your name, phone number, and email address (optional) in addition to the information above.

After you complete the online process, a Social Security representative schedules an appointment to help you apply for benefits. We will send an appointment date and time by mail (and email — if provided), within 7-14 business days to the person interested in applying. In some cases, our representative may call to schedule the appointment.

If you cannot apply for SSI online, you can call us toll-free at **1-800-772-1213** to set up an appointment with your local Social Security office. If you are deaf or hard of hearing, you can call us at our TTY number, **1-800-325-0778**.

Parents or guardians usually can apply for children under age 18 who are blind or have a disability. In some cases, other third parties can apply for children.

You should have certain items with you when you apply. Even if you don't have all of the things listed below, apply anyway. Our representatives 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 have a qualifying disability**

If you're blind or have a qualifying disability, and are 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.

A person who is blind or has a qualifying disability who applies for SSI may get 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 The Decision Made On Your Claim* (Publication No. 05-10058).

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You may handle your own SSI case or appeal with free help from us. 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)**.

## 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 local 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).

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## 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.

## Help paying for Medicare

If you get Medicare, and have low income and few resources, your state may pay your Medicare premiums. In some cases, your state may pay 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 resources and income (tied to the federal poverty level). These resource and income limits change each year and aren't the same as the SSI income and resource limits. For more information read, *Understanding the Extra Help With Your Medicare Prescription Drug Plan* (Publication 05-10508).

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.

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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.

## 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 are paid to people with a qualifying disability 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 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 85 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 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.

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

- Review your *Social Security Statement*.
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.
- Change your direct deposit information.
- Request a replacement Medicare card.
- Get a replacement SSA-1099/1042S.
- Request a replacement Social Security card, if you meet certain requirements.

Access to your personal *my* Social Security account may be limited for users outside the United States.

## Call us

If you cannot use our online services, we can help you by phone when you call your local Social Security office or our National toll-free 800 Number. We provide free interpreter services upon request. You can find your local office information by entering your ZIP code on our office locator webpage.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8:00 a.m. – 7:00 p.m., Monday through Friday. **Wait times to speak to a representative are typically shorter Wednesdays through Fridays or later in the day.** We also offer many automated telephone services, available 24 hours a day, so you do not need to speak with a representative.

If you have documents we need to see, remember that they must be original or copies that are certified by the issuing agency.



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