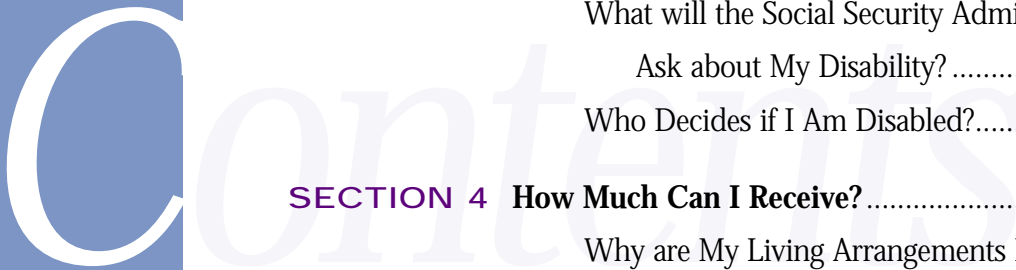


# Making it happen



SUPPLEMENTAL SECURITY  
INCOME (SSI) BENEFITS FOR  
ADULTS





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# Introduction

You or your son/daughter may be eligible for Supplemental Security Income (SSI). Your Harbor Regional Center (HRC) Counselor has given you this booklet to help you understand basic information about SSI and to let you know how to apply for these services. SSI is used by many of our consumers. This guide will answer questions about SSI like:

- What are Supplemental Security Income (SSI) benefits?
- Who is eligible? How do I apply?
- How much income can I receive from SSI?
- Can I still get SSI even if I work?
- How is SSI different from Social Security benefits?
- Can I be eligible for both Social Security and SSI?
- How can I get more information?

In addition, we answer other questions to help you decide if you want to apply for SSI benefits.

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## Section 2

### WHAT ARE SUPPLEMENTAL SECURITY INCOME

**(SSI) BENEFITS?** The Supplemental Security Income (SSI) program pays monthly checks to people who are elderly, blind or disabled, and who have very little other income or resources. The money is for you to use to pay your living expenses (like food, clothing, and rent). You can get this money because, due to your disability, you either can't work or your job does not pay the minimum amount the government has decided is necessary to cover basic living expenses. SSI is a federal program run by the Social Security Administration. If you get SSI, you usually get Medi-Cal as well, and you may also be eligible for food stamps or other surplus food programs in your area.

**WHO IS ELIGIBLE FOR SSI BENEFITS?** Any **legal resident** who is elderly, blind or disabled, and who has **limited income and assets** may be eligible to receive SSI benefits. When you are an adult (18 or older) you can be eligible for SSI even if you live with your parents and even if your parents' income and assets are high. This is because the SSI is for you because you are an adult now and your parents are not financially responsible for you anymore.

To get SSI you must be **elderly, blind** or have a **disability**.

**Elderly** means you are 65 or older.

**Blind** means you either are totally blind or have been declared “legally blind.” Children, as well as adults, can get SSI benefits because of blindness.

A **disability** means you have a physical or mental problem expected to last at least a year or result in death. Children, as well as adults, can get benefits because of a disability. Harbor Regional Center consumers usually get SSI because they have a **developmental disability**.

A **legal resident** includes U.S. Citizens, and certain non-citizens who were lawfully residing in the U.S. before August, 1966.

Your monthly **income** includes your earnings, Social Security benefits, other pensions or certain non-cash items you receive such as food, clothing or shelter. If your income is more than a certain amount then you will not be eligible for SSI (the amount changes most every year so you have to check with the Social Security Administration to know for sure whether your income is too much).

Your **assets** include things you own such as cash or money in bank accounts, land, personal property and life insurance. The Social Security Administration doesn't count everything you own when deciding if you are eligible to get SSI benefits. They do not count your house if you live in it. Your car doesn't count if you need it for work or for necessary appointments. Assets such as cash, money in bank accounts, stocks and bonds must add up to no more than \$2000 for one person or \$3000 for a married couple.

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The above information is offered only as a **general guideline**. The rules can change now and then. Also, different people have different situations. Please contact the Social Security Administration for information about your specific situation.

### WILL MY SSI BENEFITS BE DISCONTINUED

**IF I WORK?** The Social Security Administration has work incentive programs to help disabled or blind people return to work by reducing the risk of losing their SSI or Medi-Cal benefits. For example, the Social Security Administration does not have to count some of your income or resources – so that if you work you can get your wages and still get some SSI money. Other incentives let you continue to receive Medi-Cal coverage even though you are working.

Also, if you receive SSI based on a disability, you can deduct the costs of some items and services related to your disability that you need to work. For example, the costs of car modifications or attendant care may qualify for such a deduction. A deduction means that some of the money you earn may not be counted as income and you can still receive SSI.

If you are blind or have a disability, you may set up a plan to put aside income or resources to meet expenses for reaching a work goal. This plan is called a Plan to Achieve Self-Support (PASS). Unlike disability-related expenses, you may use a PASS to exclude certain income and resources. The Social Security Administration does not count income or resources set aside under a PASS when figuring the SSI payment amount – so you can still receive SSI. You can use a PASS to establish, maintain or increase SSI payments.

Even if you are working at or above the allowed level, you can continue to receive cash and Medi-Cal benefits. They do not stop your payments because you show that you can work. However, your disability condition must continue to exist. Whether or not you are eligible for continued Medi-Cal benefits, you may begin receiving Medi-Cal and/or SSI payments again if your earnings drop within 12 months. In either case, you do not need to file a new application.

The Social Security Administration has formulas for figuring the amount of gross monthly income you can earn or receive and still qualify for SSI benefits. Please contact your local Social Security Administration office for current information on allowable income levels.

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## HOW DO I APPLY FOR SSI BENEFITS?

Anyone may apply for SSI benefits. There is no charge. The Social Security Administration (SSA) staff will complete the forms for you based on the information you give them. They will also help you get the reports and documents you need to show that you meet the SSI eligibility requirements. If you are applying based on disability or blindness, and the Social Security Administration decides that it needs more medical information to decide if you are eligible, the Social Security Administration will pay for you to see a doctor. If you want, you may appoint someone to help you with your SSI application and go with you to meetings with the Social Security Administration. **Apply as soon as possible** so that you do not lose benefits.

The local Social Security Administration office – the same office that administers Social Security – also administers SSI benefits. You apply by contacting the nearest Social Security Administration office. You may contact the Social Security Administration by telephone, by mail or in person. The Social Security Administration encourages people to do business by telephone. Their toll-free telephone number is **1-800/772-1213**. Please note that telephone numbers are subject to change. You can also find the number for their local offices in your tele-

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phone book under the US Government listings. You can call between 7:00 a.m. and 7:00 p.m. Monday through Friday. For best service, try to call before 9:00 a.m. or after 5:00 p.m. If possible, avoid calling the toll-free number on the first Monday of each month, on days following a holiday and between 10:00 a.m. and 3:00 p.m. You may also get information or make applications through their Web site at [www.ssa.gov](http://www.ssa.gov)

In most offices, you can make an appointment for a telephone or in-person interview. If you are unable to make an appointment that is convenient for you, you may drop in at any Social Security Administration office. They will serve you as quickly as possible. You should try to provide a translator if you do not speak English, or an interpreter if you need one because of deafness. If you are unable to find anyone to do this, you can ask the Social Security Administration if they can find someone to translate or interpret for you.

When you call or visit a Social Security Administration office, make a note of the name of any staff member you speak with and the date of the contact. Be sure to put your Social Security number on all written correspondence with the Social Security Administration and keep a copy for your records.

The Social Security Administration will notify you in writing of any decision about your eligibility or any change in your payment amount. The Social Security Administration will also send notices to your representative (someone who helps you) if you have one. Each notice will explain your appeal rights. You or your representative may examine the information in your case file, upon request. You may appeal most decisions the Social Security Administration makes about your eligibility for SSI or decisions they make to stop your SSI check. (For more about appeals, see below.)

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**Do not wait to apply.** Your benefits will be effective from the date of your application, so apply as early as possible.

## CAN SOMEONE HELP ME WITH MY SSI

**APPLICATION?** Anyone you choose can help complete the forms, go with you to meetings with the Social Security Administration, interpret or translate for you, help you gather and give information, take you to medical examinations or to the Social Security Administration office, and receive mail for you at his or her address. If you want more help, you may appoint a representative who can do all of this plus sign the application for you, review your file at the Social Security Administration office, get information from the Social Security Administration about your claim, represent you at informal or formal hearings, and give the Social Security Administration evidence for you.

You must sign a statement naming your representative on the appropriate Social Security Administration form (SSA-1696). Your representative does not have to be an attorney.

A **representative's** duties are different from those of a **representative payee**. A representative payee is someone who gets your monthly SSI checks once

you have been determined eligible. That person helps you take care of your money, and helps you use the money to pay for your expenses. Some people have difficulty keeping track of their money or paying their bills, so they have their parents, another relative, or a friend be their representative payee. You can find out more about using a representative payee after you have been determined eligible for SSI.

## WHAT SUPPORT DOCUMENTATION WILL I NEED?

The more detailed information and documentation you can provide with your application, the more quickly and easily the Social Security Administration can decide your eligibility. They may ask you to provide some of the following documentation: your Social Security card (or number), proof of your age, citizenship or Alien Status Record, proof of income, proof of your living arrangements, medical records or sources.

You will need to apply for a Social Security Number if you do not already have one.

For **proof of age** you will need a public birth record recorded before age five, or a religious birth record recorded before age five, or any other documents showing your age or date of birth. If you

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already proved your age when you applied for Social Security benefits, you do not need to prove it again for SSI.

For **proof of your status as a U.S. citizen**, you may use a birth certificate showing your place of birth, a baptism certificate showing your place of birth, a naturalization certificate, a U.S. passport or a certificate of citizenship. If you are not a citizen, you may use an immigration form or certificate showing your status.

For **proof of earned income** you may provide payroll stubs or, if self-employed, a tax return. For proof of unearned income, you may provide any records (e.g., award letters, court orders, receipts, etc.) showing how much you receive, how often and the source of the income.

For **proof of resources** you may provide a bank statement for all checking and savings accounts, a deed or tax appraisal statement for all property you own besides the house you live in, insurance policies, certificates of deposit, stocks and/or bonds.

For **proof of your living arrangements** you may provide the deed or property tax bill for the house where you live, the lease or a rent receipt, the medical assistance cards for all household members, and information about household costs, food, utilities, etc.

For **medical sources** you will need the names, addresses and telephone numbers of your doctors and other providers of medical services. You may ask your Harbor Regional Center Counselor to send the Social Security Administration a copy of the report from the most recent psychological evaluation. Your doctors may also send written reports and documentation to the Social Security Administration to support your SSI application.

The Social Security Administration needs to see the **original** documents. Photocopies are not acceptable. Keep a copy of each thing you send to the Social Security Administration and keep track of the dates you send them, as well as the name of any Social Security Administration employee with whom you have contact.

**Do not wait to apply.** Your benefits will be effective from the date of your application, so apply as early as possible. If you do not have all of the things the Social Security Administration may need, you can get them later.

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### WHAT WILL THE SOCIAL SECURITY ADMINISTRATION ASK ABOUT MY DISABILITY?

The Social Security Administration will ask you:

What is your disability, how long have you had it and how does it affect your ability to work?

What kind of medical treatments have you had and what medications do you take?

Where to request your medical records, e.g., the names, addresses and telephone numbers of doctors, hospitals and clinics, and the dates when you were seen there?

What schools have you attended?

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What dates and places and types of work have you done in the past 15 years?

The Social Security Administration may ask you to fill out some forms about your disability and your daily activities. If you need help, you may ask a friend or a Social Security Administration employee to help you.

**WHO DECIDES IF I AM DISABLED?** The Social Security Administration defines disability as the inability to do substantial gainful activity because of a proven physical or mental impairment which has lasted or can be expected to last continuously for at least twelve months or to result in death.

The Disability Determination Service (DDS) makes the disability decision for the Social Security Administration. The entire eligibility process usually takes about three to four months from the date of the application. Sometimes the Social Security Administration can make a “presumptive disability” decision which takes less time.

## HOW MUCH CAN I RECEIVE? The Social Security

Administration sets a monthly payment for an individual and a different monthly payment for a couple. The State of California adds to this federal payment. These payment amounts vary based on your income, living arrangements and other factors. These amounts are periodically changed due to cost of living adjustments. Because the amounts vary based on individual factors, and because the amounts change periodically, we cannot tell you the exact amount you will receive. However, the amount is what the federal and California governments think is enough to cover basic living expenses. This information is offered **only as a general guideline**. Your award letter from the Social Security Administration will inform you of the exact amount. You will also receive a written notice from the Social Security Administration each time there is any change to your SSI benefits.

## WHY ARE MY LIVING ARRANGEMENTS

**IMPORTANT?** Your living arrangements affect how much your SSI payment will be. Your living arrangements include two things: 1) where you live (a private place such as a house, apartment or trailer; or a congregate care or board and care facility; or an institution); and 2) who pays for food, rent or mortgage, and other things like electricity and garbage pick-up.

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Some living arrangements can reduce your SSI payment amount. For example, when you live in another person's home and do not pay your share of the household expenses, or when you are in the hospital or a nursing home for an entire month and Medi-Cal pays over half of the bill, or when you are in an institution run by the federal, state or local government, the Social Security Administration may reduce your benefits.

### **WHAT IF I DISAGREE WITH THE AMOUNT OF BENEFITS APPROVED?**

You may appeal most decisions the Social Security Administration makes. The Social Security Administration has a three-level process for individuals who disagree with a decision it makes. The first level is Reconsideration, the second is Administrative Law Judge Hearing and the third is Appeals Council Review. Most decisions the Social Security Administration makes are considered to be an "initial determination," e.g., eligibility, amount of benefit or whether you must repay an overpayment. You may challenge any initial determination decision by filing a written appeal. Contact your local Social Security Administration office to file an appeal. The written notification letter from the Social Security Administration will inform you about your appeal rights.

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You request a Reconsideration of the initial determination by completing form SSA-561. You must request Reconsideration within 60 days. If you are already receiving benefits and get a notice of a determination with which you disagree, you must request Reconsideration within 10 days so that the Social Security Administration will continue payments through the appeal process. The Social Security Administration will send you a written notice of the Reconsideration decision.

If you disagree with the Reconsideration decision, you may appeal by asking for a hearing with an Administrative Law Judge. You should request a hearing within 60 days of receiving the written notice. You request this hearing by completing a form SSA-501. You may request to review your file before the hearing and you may appear in person. An assistant to the clerk records the hearing. You may ask for a copy of the tape. It is very important that you attend the scheduled hearing. If for any reason you cannot attend, contact the judge as soon as possible before the hearing and explain why. You may request further medical exams/tests if you think you need them to appeal a disability decision. You may request witnesses. You will get a written notice of the hearing decision.

If you disagree with the decision of the judge, you may appeal by asking for an Appeals Council Review. You must request this review within 60 days after you get the hearing decision. The Appeals Council will carefully examine your claim and will grant, deny or dismiss your request. You will get a written notice of the Appeals Council decision.

If you disagree with the decision of the Appeals Council, you may file an appeal with the Federal District Court. You may want to contact an attorney or the Legal Aid Society to help you. You must file an action in Federal court

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within 60 days after you receive the Appeals Council decision. The Federal court will review the evidence and the earlier decisions, but will not conduct another hearing.

If you apply for SSI and they decide you are not eligible but you think you are eligible – sometimes Harbor Regional Center can help you with an appeal. Be sure to contact your HRC Counselor if you need help with an eligibility appeal.

## HOW ARE SSI BENEFITS LIKE/DIFFERENT FROM SOCIAL SECURITY ADMINISTRATION BENEFITS?

Supplemental Security Income (SSI) and Social Security are **different** programs and they are provided to people for **different** reasons. What follow are just a few of the differences.

SSA does not base SSI payments on your prior work or on your family member's prior work history, but Social Security payments are based on work history. To get SSI, you must be blind, disabled, or at least 65 years old and you must have limited income and resources. You may receive Social Security regardless of any disability or any other income or resources you may have. People who get SSI also automatically get Medi-Cal

(without having to submit a separate application), to pay for hospital stays, doctor bills, prescription drugs and other health costs, but people who get Social Security do not necessarily get Medi-Cal.

Both programs pay monthly benefits. The Social Security Administration administers both.

**CAN I BE ELIGIBLE TO RECEIVE BOTH?** You can be eligible for both benefit programs. If you receive Social Security benefits, they count this as income in determining your SSI benefit amount. You may also be eligible for other public programs, e.g., AFDC, VA or other pensions, training programs, etc.

**ONCE I RECEIVE SSI BENEFITS, DOES IT ALWAYS CONTINUE?** The Social Security Administration and the Disability Determination Service periodically re-evaluate your disability or blindness to decide if you are still disabled or blind. If you are no longer disabled or blind, your benefits will stop. They call this re-evaluation a “Continuing Disability Review.” The type of disability you have decides how often the Social Security Administration re-evaluates your disability. You can appeal if the Social Security Administration proposes to stop your benefits.

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## WHAT ARE THE REPORTING REQUIREMENTS?

Your circumstances affect your eligibility for SSI benefits. You must report any changes in your circumstances (e.g., change of address, change in living arrangements; change in income; change in resources; death of a spouse or anyone in your household; change in marital status; eligibility for other benefits; admission to, or discharge from, a hospital, nursing home or other institution; change in school attendance; and leaving the U.S.).

If your eligibility for SSI benefits is based on your disability, you must also report: medical improvement; refusal to accept vocational rehabilitation services if referred; refusal or stopping of treatment for substance abuse; and return to work.

You must report any of these changes within ten days after the end of the month in which the change occurs.

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## WHOM SHOULD I CONTACT FOR MORE

**INFORMATION?** Several people at Harbor Regional Center can give you further information about SSI benefits. Contact your HRC Counselor to discuss any questions you have. She or he will discuss the issues with you, and may also refer you to an expert for complex questions/issues.

***The best source for the most current and accurate information about SSI benefits is your local Social Security Administration office or the Social Security Administration toll-free number,  
1-800/772-1213  
TTY 1-800/325-0778  
www.ssa.gov***

*Please note that telephone numbers and Web addresses are subject to change.*

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