

## WILL I RECEIVE MY OWN SSI BENEFITS AFTER I TURN 18?

If you are under 18, you probably will not receive your SSI check yourself. A person called a “representative payee” which can be the county or your relative or friend gets the check. The payee should use the check to pay for things you need, like medical care, rent, clothes and food.

Most youth can receive their SSI check themselves after they turn 18. If the county was your representative payee, the county should help you get your own check after you turn 18. The county can also help you find another responsible adult to be your representative payee and help you manage your money.

## WHERE IS THE MONEY FROM MY SSI CHECKS? CAN I USE IT?

If there was money left over from SSI checks that was not needed while you were in foster care, it should have been put into a bank account. After you turn 18, any money left in the account should be given to you.

It can take a long time for SSA to decide if you are eligible for SSI. You will get payment for the time you are waiting for a decision. If it takes more than 6 months for SSA to decide you are eligible, your payee will put the money from those months of waiting into an account called a “dedicated account.” This money can only be used for certain things, like medical care, medical equipment, education and job training. Your payee must keep records of how the dedicated account money is spent.

## WHAT HAPPENS TO MY SSI IF I GET MARRIED ?



If you get married, you must tell SSA. They will count some of the money your husband or wife earns in deciding whether you are still eligible. They will also look at how much money your spouse has saved. You and your spouse together must have less than \$3000 saved in order to qualify. If your husband or wife is also receiving SSI, your check may be less after you get married.

## WHAT HAPPENS TO MY SSI IF I MOVE?



Make sure to tell SSA your new address, so that you will receive important notices from them. You can tell the SSA about your new address on the internet or on the phone, as well as in person. If you move out of California, your monthly payment will probably be lower.

## HOW DO I CONTACT SSA?

- 1. Online:** The SSA website is: <http://www.ssa.gov>. The website provides general information about benefits and lists local offices.
- 2. On the Phone:** You can call SSA at (800) 772-1213 between 7 am and 7 pm. (If you have difficulty hearing, call TTY (800) 325-0778)).
- 3. SSA Offices:** Find the SSA office nearest you by calling the number above.

## WHO CAN I CALL IF I HAVE QUESTIONS OR NEED HELP?



**Protection & Advocacy**  
(800) 776-5746

**Bay Area Legal Aid**  
(800) 551-5554

**Legal Services of Northern CA**  
(916) 551-2150

**Disability Rights Advocates**  
(510) 451-8644

**Legal Aid Foundation of Los Angeles**  
(213) 640-3883

**Foster Care Ombudsman**  
(877) 846-1602

**The Alliance for Children’s Rights**  
(213) 368-6010

### County contact information

### Local legal services organization

## Supplemental Security Income (SSI) for Emancipating Foster Youth

## WHAT IS SSI?

Supplemental Security Income (SSI) is a need-based program that gives cash aid to blind and disabled people (and people over 65) who have limited income and savings. Children, youth and adults can receive SSI. SSI provides a check every month to help meet basic living expenses. The amount of the cash aid depends on your income and living situation.

If you think you have a physical disability, you should consider applying for SSI. You should also consider applying if you have trouble learning, or if you have anxiety or depression that makes it difficult for you to do things that other youth your age do.

## HOW CAN SSI HELP ME?

SSI can help pay for basic living expenses, like rent, food and medical care. The amount of the check depends on how much money you have and your living situation.

In California, people who receive SSI also receive Medi-Cal benefits and do not have to pay a co-pay when they see the doctor. This makes it easier to get the health care you need.

## **CAN I KEEP GETTING SSI BENEFITS AFTER I TURN 18?**

If you received SSI while in foster care, you may be able to continue receiving SSI after you emancipate. SSI benefits can help you pay for your basic needs, like rent, food, and clothing. Counties are required to help you keep your SSI benefits after you leave foster care.

If you are already receiving SSI when you turn 18, the Social Security Administration (“SSA”) will ask for information about your disability around the time you turn 18 and decide whether you can still receive SSI as an adult. This is called a “continuing disability review.” For SSA to find that you can receive SSI as an adult, you must have a serious medical condition that makes it difficult for you to work.

## **WHAT IF I DECIDE I DON’T WANT SSI?**

If you apply for SSI and are found eligible, it does not mean that you have to accept the benefit. If you begin to receive SSI benefits and then decide you do not want to receive them anymore, you are free to stop receiving them. You can get a job while receiving SSI, and if you earn enough money, your SSI benefits will end.

## **HOW DOES A CONTINUING DISABILITY REVIEW WORK?**

Around the time you turn 18, SSA will ask you to submit papers to show you are still disabled. Your social worker should help you with the application, and can help you collect information from your doctors, therapists and school to show that you are disabled. If you have already emancipated, you can ask your independent living coordinator for help.

SSA will also schedule an interview with you, in person or on the phone, to ask you questions about your income, living arrangements and disability.

While SSA is deciding whether you will get SSI payments as an adult, you will keep getting your monthly checks. If SSA decides you still qualify, you will continue getting checks.

If SSA decides you do not qualify as a disabled adult, they will send you a letter telling you that you do not qualify. The letter will also tell you that you can ask SSA to reconsider their decision. If you do not ask SSA to reconsider, your benefits will stop in about 2 months. All the benefits you have received up to this time do not have to be paid back.

If SSA decides that you do not qualify as an adult, you can ask them to reconsider. This is called an appeal. You can choose to continue receiving benefits during the appeals process, but if you lose the appeal, you may have to pay back the benefits you got during your appeal. For help with appeals, see the list of advocacy organizations on the back page.

## **WHAT COUNTS AS DISABLED?**

To qualify as a disabled adult you must:

1. Have a medical problem that has lasted more than a year, or that your doctor thinks will last at least a year.
2. Have a medical condition that makes it so that you cannot work, or can only work a few hours. If you are earning more than \$860 a month when you apply, you will not be considered disabled. This does not apply for blind people.
3. Have a medical condition that is serious. SSA has a list of disabilities that are serious enough to qualify you for benefits. SSA will ask you to show evidence from doctors, therapists and professionals at your school that you are disabled. This includes:
  - Names, addresses, and phone numbers of doctors, hospitals and institutions you went to and dates you went.
  - Names of medications you are taking.
  - Medical records from your doctors, therapists, clinics, hospitals and caseworkers including test results.



## **CAN I HAVE A JOB AND GET SSI?**

You can have a job and still get SSI, as long as you do not earn too much money. SSA will count some of the money you earn, and reduce your check by that amount. But, you can keep a lot of the money you earn without getting less SSI. If you have a job, SSI will not count the first \$65 you earn each month, and half of the rest of the money you earn each month. For example, if you earn \$800 a month, your check will go down by \$367.50. If you are a student, SSI may not count some of your scholarships and income.

## **CAN I SAVE MONEY AND STILL GET SSI?**

You can save some money and still get SSI. If you have more than \$2000 saved, you will not qualify.

## **MAY I RECEIVE SSI AND OTHER BENEFITS AT THE SAME TIME?**

If you receive SSI, you automatically get Medi-Cal, and will not have to pay a co-pay when you visit the doctor or get a prescription medicine.

You cannot receive CalWORKs and SSI at the same time, or food stamps and SSI at the same time. If you have food stamps or CalWORKs and think you might be eligible for SSI, you should apply, because you will probably get more money from SSI than from these other programs.

When you receive SSI, other people you live with can still get food stamps and CalWORKs. If you have children, they can still get these benefits too.

## **WHAT HAPPENS TO MY SSI IF I LIVE WITH OTHER PEOPLE?**

If you do not share living expenses with your roommates, you should tell SSI, so your benefit will not go down. Your roommates’ income should not be counted as your income if you do not share expenses. Your roommates can still get benefits like CalWORKs and food stamps when you are getting SSI.