



# Supplemental Security Income (SSI) for Youth with Disabilities



## What Is SSI?

Supplemental Security Income (SSI) is a needs-based program that gives cash aid to blind and disabled people (and people over 65) who have limited income and resources. Children, youth and adults can receive SSI. SSI provides a monthly cash benefit to help meet basic living expenses. The amount of cash aid depends on the child's living situation and income. If the child lives in the same household as their parent(s), the parent's income and resources are used to determine the child's eligibility and payment amount.

If you think a child in your care has a physical disability that very seriously limits the child's activities, you should consider applying for SSI on behalf of that child. You should also consider applying if a child in your care has trouble learning, or has anxiety or depression that makes it very difficult for the child to do things that other children of the same age do.

This brochure provides basic information about SSI. If you have questions, you can call one of the organizations listed on the back page.



## How Can SSI Help?

SSI can help pay for basic living expenses, like rent, food and medical care for the child you are caring for. The amount of the benefit depends on the child's living situation and whether the child has any income.

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 will make it easier to get your child the health care he/she needs.

## Who Can Get SSI?

Both children and adults can receive SSI benefits if they meet the Social Security Administration's (SSA) definition of disability (see pages 5-6) and if they do not have income or resources which exceed the limits. Income includes things like money from a job, pensions and some types of foster care payments. Resources include items such as real estate, bank accounts, cash, stocks and bonds. In addition, an individual must be a United States citizen or a qualifying immigrant in order to receive SSI.



## Does My Income Affect My Child's Ability To Get SSI?

**Maybe.** Your income may affect your child's ability to get SSI. The amount of SSI benefits paid to a child with a disability is based on the child's monthly income (e.g., child support, social security auxiliary or survivor benefits and some foster care payments). In addition, if the child is living with his or her natural or adoptive parent(s) and the parent's spouse, then some of the parent(s)' income is considered available and used to compute the child's monthly benefit amount. If a child is not living in the home of his/her parent(s), then the parent(s) income is not used to compute the child's monthly benefit. So, if you are the child's relative or guardian, your income will not affect the amount of SSI that the child will receive.



## **How Do I Decide Whether SSI Or Another Benefit Is Best?**

For children that are exiting foster care, in order to return to the home of a parent(s) or relative(s), SSI usually provides the most assistance. The child may also be eligible for CalWORKs, but the amount of the CalWORKs payment is generally less than SSI.

A child cannot receive SSI and CalWORKs at the same time, or food stamps and SSI at the same time.

There may be some situations where there are other benefits available to a child in your care. For example, some children qualify for Kin-GAP, foster care payments, or adoption assistance. Check with your county social service agency or contact one of the organizations on the back page to learn more about these programs.

## **May The Other Members Of My Household Receive Benefits If A Child In My Care Is Receiving SSI?**

Other people living in your household may receive other benefits, such as CalWORKs, food stamps, or Medi-Cal, even if one of the children in your care is receiving SSI.

## What Counts As A Disabled Child?

### To qualify as disabled, a child must:

- 1) Not earn more than \$900 (this amount changes every year) a month at the time the application is made. If the child is working and earning that much money, SSA may find that the child is not disabled; AND
- 2) Have a physical or mental disability, or both, that very seriously limits the child's every day activities. This means that the child cannot participate in activities that other youth of his/her age participate in; AND
- 3) Have a medical condition that has lasted 12 months in a row or longer OR that the youth's doctor anticipates lasting for 12 months in a row or longer OR can be expected to result in death. This means that if your child is sick or hurt, but is expected to recover in less than a year, he/she cannot get SSI.

## What Counts As A Disabled Child?

The child must meet all three requirements in order to be found to be disabled. SSA will help you gather evidence from doctors, therapists and professionals at your child's school that indicate he/she is disabled. This includes:

- ◆ Names, addresses and phone numbers of doctors, hospitals, clinics and institutions that treated your child and dates of treatment.
- ◆ Names of medications your child is taking.
- ◆ Medical records from your child's doctors, therapists, hospitals, clinics and caseworkers, including test results.
- ◆ Names, addresses and phone numbers of the school the child is attending or attended most recently.

## Can I Apply For SSI For A Youth In My Care?

**Yes.** For youth under age 18, a court-appointed representative or a person who is responsible for the care of the youth, including a relative, may sign and submit the application on the youth's behalf. If the youth is in your care, you can make the application on the youth's behalf. However, if you are already receiving Foster Care benefits, you must report the SSI application to your Foster Care eligibility worker.

## What Is The SSI Application Process?

You can talk to your child's social worker or your county's social service agency about applying for SSI. They will help you with the application and can help you collect the information you will need from your child's doctors, therapists and school to show that your child is disabled.

There are three ways to begin the application process for SSI. You can fill out the disability forms online which starts the application process and may establish a protective filing date (see next page). You can also contact an SSA field office to file an application by telephone or in person.



## Three Ways To Begin The Application Process For SSI

- 1** **Completing Forms Online.** The Web site for SSA is: <http://www.ssa.gov/applyfordisability>.
- 2** **Applying on the Phone:** To apply on the phone, call (800) 772-1213 between 7 am and 7 pm, Monday through Friday. If you are hearing impaired, call TTY (800) 325-0778. You will be given an appointment for a later date when someone from SSA will take your application over the telephone. If you call SSA to make an appointment to apply and file an application within 60 days of the call, SSA may use the date of your call as your application filing date (also known as a protective filing date). If you are found eligible for benefits, your eligibility may be retroactive to that day.
- 3** **Applying in Person:** Locate the SSA office nearest you by calling (800) 772-1213 between 7 a.m. and 7 p.m., Monday through Friday. If you are hearing impaired, call TTY (800) 325-0778. You should make an appointment before going to the office. If you call SSA to make an appointment to apply and you file an application within 60 days of the call, SSA may use the date of your call as your application filing date (also known as a protective filing date). If you are found eligible for benefits, your eligibility may be retroactive to that day.

## Who Is Responsible For Managing a Child's SSI Benefits?

Children under the age of 18 usually do not receive SSI benefits directly. Instead, a person called a “representative payee” receives the money. Because you are providing for the care of the child, you will most likely be appointed to be the representative payee. The Social Security Administration prefers payees who are either the natural or adoptive parents who have custody of the child or the child's guardian.

## What Are My Responsibilities As The Payee?

The most important duty of a “representative payee” is to know the needs of the child and to use the benefits in the best interests of the youth. A representative payee must use the child's SSI benefit for his/her current needs.

A representative payee may conserve any SSI funds that are not needed immediately to meet the child's needs in a maintenance account, which they can use in later months as additional needs of the child arise. A representative payee must ensure that the amount of money conserved, along with other resources, do not exceed \$2,000. They must also notify SSA of changes in income, resources, change of address and/or change of living arrangements. The representative payee must also submit written reports accounting for the benefits if SSA requests them. Payees must also ensure that the child/youth is receiving medically necessary treatment for the condition that makes him/her eligible for benefits.

## What Is a Dedicated Account?

Usually, a representative payee can use a child's SSI money in the child's best interest and for the current cost of care and maintenance of the youth. However, some past-due benefits that are paid to a child must be saved in a dedicated account and can only be used for specified allowable expenses.

It may take a long time for SSA to decide if a child is eligible for SSI. The child may get payments for the months he/she is waiting for a decision. If it takes more than six months for SSA to decide that a child is eligible, the representative payee must put all of the past-due benefits in a special account called a "dedicated account." This account must be separate from the account used for the regular monthly benefit payment and can only be a checking, savings or money market account. Other funds, except for certain past-due SSI benefits, cannot be commingled with the funds in the dedicated account. This money can only be used for certain things, such as medical care, education and job training. If the child has a medical condition that requires special equipment or services, the money may also be used for these things. Dedicated account funds cannot be used to pay for the child's basic needs, like the food, shelter, clothing and personal items the child needs. The child's monthly SSI benefit is intended to pay for these items. As the representative payee, you must keep records of how the dedicated account money is spent. SSA will ask for annual reports on how funds were disbursed from the dedicated account.

The restrictions for spending dedicated account funds do not apply to regular monthly SSI payments and do not apply to past-due payments that are six months or less.

The restrictions on dedicated accounts continue until all funds in the account are spent or until the child is no longer eligible for SSI, whichever occurs first.

# CONTACTS

## HOW DO I CONTACT SSA?

- 1. Online:** The SSA website is: [http:// www.ssa.gov](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, Monday through Friday. (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 CONTACT IF I HAVE QUESTIONS?

You can ask your social worker for help with SSI questions.

### County Contact Information

**You can contact the California Department of Social Services, Foster Care Ombudsman's Office at (877) 846-1602.**

### Other private agencies you can contact for help are:

Protection & Advocacy . . . . . (800) 776-5746  
Bay Area Legal Aid . . . . . (800) 551-5554  
Legal Services of Northern CA . . . . . (916) 551-2150  
Disability Rights Advocates . . . . . (510) 665-8644  
Legal Aid Foundation of Los Angeles . (213) 640-3901  
The Alliance for Children's Rights . . . . (213) 368-6010



**STATE OF CALIFORNIA  
HEALTH AND HUMAN SERVICES AGENCY  
DEPARTMENT OF SOCIAL SERVICES**