

## Navigating the System: SSI for Children

What is SSI? (Supplemental Security Income)

SSI is a Federal income supplement program funded by general tax revenues (not Social Security taxes) and is designed to help people 65, blind and disabled, who have little income and limited resources, providing monthly payments to meet basic needs for food, clothing and shelter. Your child younger than age 18 can qualify if he or she meets Social Security's definition of disability for children, and if his or her income and resources fall within the eligibility limits.

**For more information contact your local Social Security Administration Office.**

### SSI Eligibility Criteria?

- To be eligible for SSI benefits, a child must be blind or disabled
- Under the age of 18.

### SSI Criteria for "Disable" or "Blind"

Your child must meet all of the following requirements to be considered disabled and therefore eligible for SSI:

- The child must have a physical or mental condition, or a combination of conditions, that result in "marked and severe functional limitations." This means that the condition(s) must very seriously limit your child's activities. The child's condition(s) must have lasted, or be expected to last, at least 12 months; or must be expected to result in death.
- A child with visual impairment may be eligible if the impairment meets the definition of "Statutory Blindness"

(See Understanding SSI, SSI Eligibility Requirements "Statutory Blindness" 2011 Edition. [www.socialsecurity.gov](http://www.socialsecurity.gov))

Following are some conditions that may qualify:

- HIV infection;
- Total blindness;
- Total deafness;
- Cerebral palsy;
- Down Syndrome;
- Muscular dystrophy;

- Severe mental retardation (child age 7 or older); and
- Birth weight below 2 pounds, 10 ounces.

### How does SSI program works for a child?

- ✓ A child may be eligible for SSI benefits as early as the day of birth.
- ✓ A child may be eligible for SSI benefits until age of 18.
- ✓ A child with a visual impairment must meet the definition of blindness in order to be eligible for **SSI Blindness** benefits.

### SSI rules about income and resources

**To qualify for SSI, your child's income and resources are taken into consideration as well as the income and resources of family members living in the child's household. These rules apply if your child lives at home.**

If your child's income and resources, or the income and resources of family members living in the child's household, are more than the amount allowed, the child's application for SSI payments is denied. This means that the value of the things you own must be less than \$2,000 for a single parent or \$ 3,000 for a married couple. The value of your home and car usually does not count and you are allowed to have only one home and one car. Other resources that may not count as income are: burial plot or 401k.

### How does "deeming" work for a child?

If the child is under 18, not married and lives at home, some portion of the parents' income and resources may be considered as if they were available to the child. This is called "Deeming Process". Deductions are made from deemed income for parent's and other children living in the home, these deductions are subtracted and the remaining amount is used to decide if the child meets the SSI income and resources requirements for monthly SSI benefits.

(see Understanding Supplemental Security Income SSI Spotlight on Deeming Parental Income and Resources 2011 Edition) [www.socialsecurity.gov](http://www.socialsecurity.gov)

### Providing information about your child's condition

When you apply for benefits for your child, you will be asked for detailed information about the child's medical condition and how it affects his or her ability

to function on a daily basis. Also, you must give permission for doctors, teachers, therapists and other professionals who have information about your child's condition to send the information to the SSI office.

**When to apply?** As soon as possible, so you don't lose benefits. Even the first call you make, just to make an appointment to apply will be considered as a filing date.

### What happens next?

Once the SSI office has all the information it is sent to the Disability Determination Services in your state for review and to decide if your child is disabled.

### When could you receive SSI payments for your child

It can take three to five months for the state agency to decide if your child is disabled. However, for some medical conditions, SSI can make payments right away and for up to six months while the state agency decides if your child is disabled.

### SSI disability reviews

Once your child starts receiving SSI, the law requires that a review is conducted regarding your child's medical condition from time to time to verify that he or she is still disabled. This review must be done:

- At least every three years for children younger than age 18 whose conditions are expected to improve; and
- By age 1 for babies who are getting SSI payments because of their low birth weight, unless it is determined their medical condition is not expected to improve by their first birthday, then a review is scheduled for a later date.

### Your responsibility as a representative payee

**you must report the following:**

1. **Submit all** monthly gross wages, by visiting or writing your local Social Security office. Social Security also offers a toll-free automated wage reporting telephone system.
2. If someone **moves in or out** of your household
3. If you **leave the country** for more than 30 days
4. If you are **hospitalized** for more than 30 days

### What is a representative payee?

A representative payee *is appointed to manage Social Security funds only.*

### Right to Appeal

After you have filed an application for SSI, you will receive a written determination. If you disagree with the initial determination, you may request reconsideration by writing to SSI or by completing Form SSA-561. You have 60 days from the day you receive the initial determination to ask for reconsideration. If you ask for reconsideration within 10 days, you will continue to receive payments until the new decision.

### MediCal assistance

If you get SSI, you usually can get medical assistance (Medi-Cal) automatically. For Medi Cal changes you can visit:

<http://www.dhcs.ca.gov/spdinfo>.

### In Home Supportive Services (IHSS)

People who get SSI may qualify for IHSS, a program that will help pay for services provided to the child so he/she can remain safely in the home.

For eligibility information please visit [www.dss.cahwnet.gov](http://www.dss.cahwnet.gov)

### Food stamps

People who get SSI in California **cannot get food stamps** because the state adds money to the federal SSI payment instead.

However, you may be able to get food stamps:

- While you are waiting for a decision on your SSI application;
- If your application for SSI is denied; or
- If you move to another state.

### ACKNOWLEDGEMENT

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