

How to Apply for SSI Money If You or Your Child Has a Disability

WHAT IS SSI?

Supplemental Security Income (SSI) is a program that gives money and services to people who are blind or disabled. Children who are disabled under age 18 may be eligible

for SSI if their family's income is low, if they have high medical bills, and if they have few assets. When an application is made for a child under 18 years of age, considerations of need are based on the income and assets of the parents. If a person with a disability is over 18, his or her income and assets are considered rather than those of the parents.

WHAT CONDITIONS ARE CONSIDERED A DISABILITY UNDER SSI?

For the purposes of SSI eligibility, a disability is a severe handicap which must:

- a) continue for an unknown period of time--generally a lifetime;
- b) prevent a person from performing everyday activities;
- c) prevent a person from earning above an income referred to by the Social Security Administration as Substantial Gainful Activity (S.G.A.)

WHERE DO I GO TO GET SSI MONEY?

Go to the nearest Social Security Office. You can find this office by looking in the telephone book under "Social Security Administration" or "US Government--Social Security Administration." There are different documents needed for applicants who are under age 18 and applicants who are 18 or older.

FOR APPLICANTS UNDER AGE 18, TAKE ALONG:

- Social Security card or number of the applicant and his/her parents;
- Birth Certificate of applicant;
- Bank books, insurance policies that are the property of the applicant and/or his/her parents;
- Motor vehicle registration if the applicant or the parent owns a car;
- If the applicant works, pay slips that show income;

- Medical records or most recent educational evaluations that tell what the child can and cannot do. If reports are not available, the names and addresses of doctors, clinics or schools that have provided treatment and/or education to the child who is disabled;
- Information about the parents' income and resources and the income of the other children at home;
- The latest tax bill or assessment of real estate owned by the parents.

IF THE APPLICANT IS 18 YEARS OR OVER, TAKE ALONG:

- The Social Security card or number of the applicant;
- Birth Certificate of the applicant;
- Bank books, insurance policies of the applicant;
- Motor vehicle registration of applicant if they own a car;
- Pay slips if the applicant is employed;
- Medical records or most recent educational or psychological evaluation about the applicant's disability. If reports are not available, the names and addresses of schools, physicians, or clinics that could provide information about the applicant's disability;
- If the applicant is married, information about the spouse's income and resources.

WHAT HAPPENS NEXT?

After the Social Security Office has all the information needed about your child's disability, the information will be sent to their medical agency in order to make a determination of whether or not the applicant is eligible to receive SSI. It may take up to three months to make that decision.

If the Social Security Office determines that the applicant cannot get SSI, and the applicant has the right to appeal that decision. There are four steps in the appeal process – reconsideration, Administrative Law Judge Hearing, Appeals Council review and Federal court action. There is a time limit for requesting each one of these steps. Social Security Offices will assist applicants in requesting an appeal at any of the four levels.

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To learn how we can assist, contact our Special Needs Practice Group Leader Frederick M. Misilo, Jr. at 508.459.8059 or fmisilo@fletchertilton.com.

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