

## Arc Guide to Supplemental Security Income (SSI)

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### What is Supplemental Security Income?

Supplemental Security Income (SSI) is a Social Security Administration (SSA) program that gives cash assistance to people who are aged, blind, or disabled and who have limited income and assets. The amount received is based on financial need and living situation. In 2018, the maximum amount given is \$750 for individuals and \$1,125 if married.

### Eligibility

Three groups of people can get SSI:

- People aged 18-64, with disabilities and limited income and assets
- People who are 65 years old or older, with limited income and assets
- Children and youth under 18 with disabilities and limited parental/guardian income and assets

The income limit to be eligible for an SSI benefit depends on the amount of earned and unearned income an individual has. Some of that income is counted and some may be disregarded. In general, you must make less than \$1,500 per month to be eligible for a benefit. Please use the DB101.org [SSI benefit calculator](#) to estimate your benefit or call your local Social Security office for help.

### Medical Definition of Disability

- You must be able to show medical reports that confirm you have a disability. If no reports are available, Social Security will send you to a doctor to confirm your condition.
- SSA focuses on functional limitation, not just a diagnosis of disability. Review the medical impairments and required conditions using the SSA Blue Book for [adults](#) and for [children](#).
- Your condition must have lasted or be expected to last at least a year
- If you are blind, there are special rules SSA uses to consider you blind. Learn more about those rules by reading this [SSA brochure](#).

### Living Arrangement and Value of One-Third Reduction Rule

The benefit amount you are eligible for can change if you live in someone else's household and don't pay an equal portion of food and shelter costs. The typical reduction for someone with a disability is one-third of the maximum amount or a benefit amount of \$490. This is called the Value of One-Third Reduction Rule.

### Presumed Maximum Value Rule

If somebody you do not live with helps you with food and/or shelter costs the benefit amount will most likely be reduced by one-third. This is called the Presumed Maximum Value Rule. You can learn more about how your benefit amount is calculated by going to Minnesota's [Disability Benefits 101 website](#).

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For further information or advocacy services, contact The Arc Minnesota at 952-920-0855 or toll-free at 833.450.1494 or visit [www.arcminnesota.org](http://www.arcminnesota.org). Thank you!

*This document is not legal advice, and should not be construed as such. Thus, no information herein should replace the sound advice of an attorney.*

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### Application Process

It is important to take all the appropriate steps and fill out all necessary documents to increase your chances of approval. To apply:

1. Access the [child or adult Disability Starter Kits](#) which includes the application documents and fact sheets.
2. Call SSA at 1-800-772-1213 to request an in-person interview at your local Social Security office.
3. If applying as an adult, fill out the [Adult Disability Report](#) and [Adult Function Report](#) in advance and have them with you for the interview.
4. For children, please fill out the [online Children's Disability Report](#) before your interview. After applying, SSA will review the submitted information and make a determination. If they have additional questions, they will contact you.

### Decision

The determination process can take up to 5 months. After SSA has made a decision, they will mail out an approval or denial letter. If approved and the maximum SSI benefit is not given, it's often because of living arrangement and financial support from others.

### Appeals

If denied SSI, you can appeal. There are four levels to the appeal process: reconsideration, hearing, appeals council, and federal court.

### Reconsideration

A reconsideration must be submitted within 60 days of a denial notice. This options allows you to provide more medical documentation and further explain your situation.

### Hearing

If you disagree with the reconsideration decision, you may ask for a hearing. The hearing will be conducted by an administrative law judge who had no part in the original decision or the reconsideration of your case.

### Appeals Council

If you disagree with the hearing decision, you may ask for a review by Social Security's Appeals Council. If the Appeals Council decides to review your case, it will either decide your case itself or return it to an administrative law judge for further review.

### Federal Court

If you disagree with the Appeals Council's decision or if the Appeals Council decides not to review your case, you may file a lawsuit in a federal district court. The letter sent about the Appeals Council's action will tell you how to ask a court to look at your case.

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Check out the [SSA disability appeals website](#) to learn more about the appeals process and make an appeal online.

### Managing the SSI Benefit - Representative Payee

A representative payee is a person or an organization. Social Security appoints a payee to receive the disability benefit for anyone who cannot manage his or her benefit. A payee's main duties are to use the benefits to pay for the current and future needs of the beneficiary, and save any benefits not needed to meet current needs. A payee must also keep records of expenses in the case that a report is requested. A representative payee is not the same thing as being an authorized representative or having power of attorney. Learn more by navigating to the [SSA representative payee website](#).

### SSI and Work

You can work and still collect SSI. Most people on SSI who work end up better off financially. Even though the SSI benefit goes down, the total income will almost always be higher. To find out how work affects SSI payments, please use the [DB101 SSI and work calculator](#).

### SSI Application Support

Call The Arc Minnesota at 952-920-0855 to speak to an Advocate about the SSI application process. We can walk you through the steps of applying for a child or adult with an intellectual or developmental disability and answer questions.

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