

# Supplemental Security Income (SSI)

Social Security Administration (SSA)

## Purpose

Supplemental Security Income (SSI) is administered by the Social Security Administration (SSA). The purpose of the SSI program is to assure a minimum level of income to persons who are elderly or have a disability and have limited income and resources. Specific eligibility criteria must be met. Individuals under age 65 must meet the SSA's definition of "disabled" or "blind". There is no disability waiting period for SSI. People may be eligible for SSI even if they have never worked, and may also receive social security payments IF they are eligible for both.

## Contact

Social Security Administration  
(800) 772-1213

Social Security publications and information are available at: <http://www.ssa.gov/pgm/ssi.htm>

## Financial Criteria

- See both "Eligibility" and "Pieces of the Puzzle."

## Eligibility

- Persons who have limited income and resources;
- aged 65 or older;
- children or adults that are blind or have a disability; and
- be a U.S. citizen or national.

## AT Services & Devices Provided/Covered

- No AT services are provided or covered. However, SSI recipients are usually able to get Medicaid and thus access AT as DME through SoonerCare.

## Application Process

- Schedule an appointment with a Social Security representative by calling (800) 772-1213 or contact the local Social Security office. They will assist with the application process. Be prepared to provide information by completing the online disability report or take the following information to the scheduled appointment:
  - the medical problem(s) that prevents the individual from working and the date the individual stopped working;
  - names, addresses, and phone numbers of all the doctors, hospitals and clinics visited for medical treatment. (Individuals making applications will be asked to sign forms, which authorize these sources to release your medical records);

- information on medical tests including the times and places;
  - jobs for the last 15 years, including the physical and mental demands of each job;
  - education; and
  - current daily activities.
- Application is forwarded to the Disability Determination Section (DDS) in Oklahoma City. Under an agreement with SSA, DDS follows federal regulations to process and make decisions on disability claims.
  - An adjudicator who is trained in the SSA Disability Program will be responsible for compiling the case by obtaining medical records. If the medical information obtained is incomplete or not current, DDS may authorize and pay for an examination by the applicant's doctor.

## **Dispute Resolution Process**

1. Whenever SSA makes a decision that affects eligibility or benefits, a letter is sent explaining the decision.
2. If you disagree you may appeal the decision, and SSA will help you complete the paperwork. There are four levels of appeal. If you disagree with the decision at one level, you may appeal to the next level.
3. You have 60 days from the time you receive the decision to file an appeal to the next level.

## **Pieces of the Puzzle**

- Whether you can get SSI and the amount of the payments depends on what you own and how much income you have.
- Not all income and resources are counted in determining eligibility for SSI. Generally, the first \$20 a month of unearned income and the first \$65 a month in earnings are not counted. Also not counted are wages used to pay for items or services needed to work because of a disability. Income above these levels usually reduces the amount of the basic SSI payment by \$1 for every \$2 earned. The maximum monthly payment in 2015 is \$733. This amount usually increases annually.
- A person may be able to get SSI with items worth up to \$2,000; a home and the land it is on are not counted. Personal effects or household goods, automobiles, and life insurance policies may not count, depending on their value. Some items belonging to individuals who are blind or have a disability may not count if they will be used to help the person work or earn extra income. The income and resources of the parents of an eligible child under the age of 18 are considered in determining the eligibility and payment for the child.

- The process to determine disability is based on answering the five following questions.
  - 1) Do you have earned income? The amount of income you can receive each month and still get SSI depends partly on where you live. Call SSI to find out the income limits Oklahoma.
  - 2) Is your condition “severe?” Your impairments must interfere with basic work-related activities for your claim to be considered.
  - 3) Is your condition found in the list of disabling impairments? SSA maintains a list of impairments for each of the major body systems that are so severe they automatically mean you are disabled. If your condition is not on the list, SSA will have to decide if it is of equal severity to an impairment on the list.
  - 4) Can you do the work you did previously? If your condition is severe, but not at the same or equal severity as an impairment on the list, then SSA must determine if it interferes with your ability to do the work you did in the last 15 years. If it does not, your claim will be denied. If it does, your claim will be considered further.
  - 5) Can you do any other type of work? If you cannot do the work you did in the last 15 years, SSA will look to see if you can do any other type of work. If you cannot do any other kind of work, your claim will be approved.
- If you are blind, the Social Security Administration has a publication in large print, braille, and on cassette entitled “If You Are Blind, What Social Security and SSI Will Do For You.” To obtain an accessible format call (800) 772-1213.
- The primary access to the funding of assistive technology is through the SSI program’s link to the Medicaid program. SSI recipients should make a separate application for Medicaid services with their county DHS office.