

Maximizing Supplemental Security Income

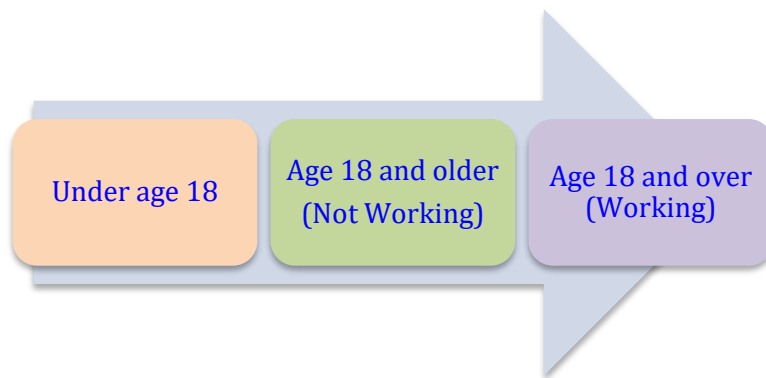
Families have many questions concerning Supplemental Security Income (SSI) being decreased or lost if their son or daughter works. This is a myth!

Definitions:

Supplemental Security Income (SSI) is a Federal income supplement program funded by general tax revenues (*not* Social Security taxes and is considered welfare): It is designed to help aged, blind and people with disabilities who have little or no income and provides cash to meet basic needs for food, clothing and shelter. A person who receives SSI also receives Medicaid

A person is considered disabled if they have a physical or mental condition (or combination of conditions) that keeps them from working. The conditions must be expected to last at least 12 months or result in death.

Facts for Planning



Under age 18

Children with disabilities are considered to be a dependent and may qualify for SSI based on the parent's income.

Documentation needed to apply for SSI benefits:

- Social Security Card or number
- Birth certificate or other proof of age
- Home information: mortgage receipt or lease and landlords name
- Proof of income
- Names, address and phone numbers of doctors, clinics, school to show proof of disability
- Proof of citizenship or current immigration document

Age 18 and older (Not Working)

- At age 18 a person is no longer considered to be a child and an individual, depending on the disability, may qualify for a SSI.
- Parents can become the Representative Payee if the adult is unable to manage their own money
- As of 2018 the highest payment for an individual through SSI is \$750
- To get SSI a person's resources, or things a person owns, must be worth less than \$2000
- SSI payment is reduced by 1/3 if a person is living in another person's home and getting food and shelter from that person
- To maximize the SSI benefit the parent should charge their child room and board

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Age 18 and older (Working)

- While in school a student can earn up to \$1,790 a month and there will be no decrease in SSI benefits.
- After graduation a person can earn up to \$1,555 a month and still receive SSI

Sample: Student receives \$475 a month as an SSI benefit

Descriptor	Amount
Gross earned income	\$500.00
Student Earned Income Exclusion	- 85.00
	\$415
GIE	Not applicable for student
Earned Income Exclusion (EIE)	Not applicable for student
Impairment Related Work Expense (IRWE)	Not applicable for student
	\$415
	Divide by 2
	\$227.50
Total countable earned income	\$227.50

SSI benefit =	\$475.00
Subtract the Total Earned Income	- 227.50
New SSI benefit	= \$247.50

Student has both SSI benefit and wages:

SSI benefit	\$247.50
Gross earned income	+500.00
Total income for month	\$747.50

Work incentives

- *Impairment work related expenses (IWRE)* allow the person to include the cost of items and services that can be deducted from the earned income.
 - Wheelchairs, respirators, braces and other medical devices
 - Attendant care services, such as assistance to going to and from work or interpreter for the deaf
 - Computers, laptops, software and other work-related equipment
 - Regularly prescribed drugs and medical services needed to control a medical condition
 - Home modifications, such as ramps or railings outside the home that improve mobility
- *Plan to achieve self-support (PASS)* a person can set aside income and resources for a work goal. There must be an achievable work goal, a specific savings or spending plan and must account for the money that is being set aside. Social Security will evaluate if the plan is acceptable. The funds saved can be used for:
 - Vocational training or education
 - Buying work-related equipment
 - Starting a business.

To begin the application process call:

800-772-1213

TTY 800-325-0778