

## Arc Guide to Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is a Social Security Administration (SSA) program. It gives cash benefit payments to people who have a disability, limited income and assets. Financial need and living situation determine the amount received. In 2020, the maximum amount given is \$783 for individuals and \$1,175 if married.

### Eligibility

- People aged 18-64, with disabilities and limited income and assets under \$2,000
- People who are 65 years old or older with limited income and assets
- Children under 18 with disabilities and limited parental/guardian income and assets

If you are under 18 and receive SSI, when you turn 18, Social Security will review your eligibility for continued SSI benefits. This is based on disability rules for adults, including non-medical eligibility rules. SSA will generally contact you within a year of turning 18 years old.

### Medical Definition of Disability

- SSA focuses on functional limitation. The SSA Blue Book lists qualifying impairments for [adults](#) and for [children](#).
- 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 disability.
- Your disability must have lasted or expected to last at least a year.
- If you are blind, there are special SSA rules to consider you blind. [Learn more about those rules.](#)

### How to Apply

Fill out all needed documents to help your chances of approval.

1. Get the child or adult [Disability Starter Kit](#), which includes the application and more information.
2. Call SSA at 1-800-772-1213 to request an interview. This will be over the phone or in-person at your local Social Security office. The Arc Minnesota recommends an in-person meeting if possible.

3. For adults, fill out the [Adult Disability Report](#) and [Adult Function Report](#) and bring it to your interview.
4. For children, fill out the online [Children's Disability Report](#) and bring it to your interview.

After applying, SSA will review your information and make a determination. If they have more questions, they will contact you.

## Decision

The determination process can generally take up to 5 months. After SSA has made a decision, they will mail an approval or denial letter and the reason why.

## Appeals

If denied SSI, you can appeal. There are four appeal levels:

1. **Reconsideration**

You have 60 days to return reconsideration documents after receiving a denial notice. You can provide more medical documentation and further explain your situation.

2. **Hearing**

If you disagree with the reconsideration decision, you may ask for a hearing. The hearing is with a law judge who had no part in the original decision or the reconsideration of your case.

3. **Appeals Council**

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

4. **Federal Court**

The Appeal Council will send you a letter with their decision. If you disagree with their decision, you may file a lawsuit. The letter will explain how to do it.

Check out the [SSA disability appeals website](#) to learn more about the appeals process.

## 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 needs support managing their benefit. Their role is to pay for the needs of the person, and save any benefits not currently needed. A payee must also keep records of expenses. Learn more at [ssa.gov/payee](https://ssa.gov/payee).

## What Can Affect Benefit Amount

The amount of [earned](#) and [unearned income](#) counted reduces your SSI benefit. Generally, you must make less than \$1,600 per month to be eligible for a benefit. Check out [DB 101](#) to estimate your payments, or call your local Social Security office for help.

- **Living Arrangement and Value of One-Third Reduction Rule**  
If you live in someone else's household and do not pay your share of food and shelter costs, the benefit payment is less. The typical reduction is one-third of the maximum amount.
- **Presumed Maximum Value Rule**  
If somebody you do not live with helps you with food and/or shelter costs, the benefit payment will most likely drop by one-third.
- **SSI and Work**  
You can work and still collect SSI. Most people on SSI who work have more money. 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](#).
- **Student Earned-Income Exclusion (SEIE)**  
Students under age 22 regularly attending school can make up to \$7,670 a year without any effect on their SSI benefit. They can exclude up to \$1,900 a month, until they have reached \$7,670 for the year. The SSI benefits are reduced if a student makes over \$1,900 a month. Find details at [ssa.gov/oact/cola/studentEIE.html](https://ssa.gov/oact/cola/studentEIE.html).
- **Plan to Achieve Self Support (PASS)**  
A [PASS plan](#) is an SSA work program. It lets a person who gets SSI or Social Security Disability Income (SSDI) save work earnings for training or other expenses to reach a work goal. Resources set aside will not count as assets.  
  
For more information or to apply contact your local SSA office or get the [PASS form](#) online. You can also get help from a Social Security [PASS Cadre](#) or a vocational counselor
- **Ticket to Work (TTW)**  
Social Security's [TTW](#) helps adults, ages 18 to 64, who receive SSI or SSDI, and want to work. It connects people with disabilities with services and supports they need for success in the workforce. Find help at [choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp).

Services offered may include:

- job coaching
- job counseling
- training
- benefits counseling
- job placement

## Resources

Arc Guide to SSDI

[Social Security Administration](#)

[Social Security Office Locator](#)

[Disability Benefits 101](#): tools and information on employment, health coverage, and benefits

Social Security Advocacy and [SOAR](#): free assistance in applying for SSI or for appeals.

[Social Security Advocacy Directory](#): The Minnesota Department of Human Services contracts with agencies throughout the state to assist individuals with applying for federal disability benefits

[SSDI Family Benefits](#)

**For more information or advocacy services, contact The Arc Minnesota at 833.450.1494 or visit [www.arcminnesota.org](http://www.arcminnesota.org). (Please note: *This document is not legal advice. No information should replace the advice of an attorney.*)**

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