SUPPLEMENTAL SECURITY INCOME (SSI)

What is SSI?
SSI stands for Supplemental Security Income. SSI is a Federal program, run by the Social Security Administration (SSA), which pays a monthly benefit of up to $761 (effective January 1, 2009) to disabled individuals in New York State who may have limited “on-the-books” work history, or low income and limited assets. It may also pay benefits to eligible people who are waiting for Social Security Disability Insurance (SSDI) to start.

I am a legal immigrant. Can I apply for SSI?
Unless you are a citizen, or fall under one of the exempt categories, you will not be eligible for SSI.

Exceptions:
- If you are a veteran, on active duty, or are the spouse or unmarried dependent child of a veteran;
- If you are a refugee, asylee, or have had your deportation withheld, and it has been less than five years since you received your status;
- If you can prove 40 “qualifying quarters” of work.
You can be credited with quarters worked by your spouse or by your parent when you were under 18.

Legal immigrants may still be eligible for other state and city benefits such as Public Assistance or Public Assistance through the HIV/AIDS Services Administration (HASA, formerly DASIS). [See fact sheet entitled “Public Assistance (PA) and HIV/AIDS Services Administration (HASA, formerly DASIS).”]

What is the state supplementation?
Some states, like New York, supplement the amount the Federal Government pays. For example, the Federal Government pays $674 to an individual living alone ($934 to disabled married couples). New York State supplements that amount by adding $87 to the individual’s payment (totaling $761) and $104 to the couple’s payment (totaling $1,038). Your SSI Award Letter may include this information.

What are the income and asset/resource limits?
In determining your eligibility for SSI, Social Security considers your income and assets, but not always dollar-for-dollar.

In New York, effective January 1, 2009, single persons living alone cannot have unearned income of more than $761 per month (there is a $20 disregard on your income), nor assets over $2,000 (interest may not accrue). Married couples may not have unearned income in excess of $1,038, nor assets over $3,000 (interest may not accrue).

However, an allowance of $1,500 in a separate account is permitted, per person, as a burial fund. You can earn interest on this account, but you may not withdraw it.

What counts as income?
Income is how much money you have or are receiving through earned and unearned sources. It can also be assistance or compensation instead of money.
- earned income — wages and/or net earnings from self-employment (See Transitioning To Work Fact Sheet for information on how earned income affects your SSI benefits);
- unearned income — money (support) from friends or family or SSDI benefits. This causes a dollar-for-dollar reduction in your SSI;
- food, shelter, and clothing which are provided as compensation in lieu of money. This is considered in-kind support and causes a reduction in the amount of SSI you receive.

What counts as an asset?
Assets are any resources or things you own that can be turned into cash, such as land, securities, jewelry, and other valuables. This includes money in checking and/or savings accounts, IRA’s, CD’s, etc. The home in which you live is a primary residence and is not considered as asset. A second home, such as a vacation home, is an asset. Assets which may not count are:
insurance policies will not count if there is no cash surrender value accrued
your car usually does not count
burial funds of $1,500 for personal use, showing no activity on the account (the interest may not be withdrawn).

What about my monthly expenses?
Eligibility for SSI also depends on your monthly expenses. SSI considers rent plus about $200 for food and other expenses. You must show you can live and pay all expenses from the $761 SSI award or explain how the expenses are paid.

For example: The applicant is a single person living alone. The applicant’s rent is $600 per month. SSI would expect that person to require a minimum monthly income of $700 ($600 for rent plus $100 for food and other expenses). This individual would have to show support from another source such as Income Support (public assistance/welfare).

How are SSI benefits calculated?
To receive the maximum SSI amount for a single person living alone, $761, you cannot have any other income (Public Assistance is okay) and must be financially self-sufficient. A single person living with other people (housemates or roommates) will receive a maximum of $646 (unless you can show you are totally independent of the people you live with) because Social Security assumes some of the household expenses are shared.

How does outside support count?
Because the SSI maximum benefit for a single person is $761, Social Security will require evidence of how you expect to live on that fixed amount. You must appear to be paying all the monthly expenses from that amount without outside support in order to qualify for maximum benefits. If there is an indication that someone is helping you to meet the expenses, Social Security will say it is a gift, and the SSI award will be reduced by the same amount. However, if the assistance is a loan, and you are expected to repay it, the benefit will not be reduced. You can prove it is a loan by submitting a letter from the person who is lending you the money. Again, you can show additional support from Income Maintenance, which will not reduce your SSI benefits.

My child and I are both disabled?
If more than one family member (spouse or child) is disabled, each may be eligible for SSI. Each disabled individual must submit an SSI application and documentation. Social Security will evaluate the applications together and base the amount of money awarded on the family’s total need. The income of non-disabled family members will be used to offset the disabled persons’ expenses. There is no flat amount or rate; each family is paid according to the income and expenses of that particular family. In order to calculate the amount of money each disabled person is entitled to, Social Security will ask the family to submit a list of total monthly income and expenses. Family members who are not disabled are not eligible for SSI unless they are 65 years or older and meet certain eligibility guidelines.

How do I file applications?
Social Security has a telephone number (TELECLAIM) for people who wish to apply for SSI and SSDI benefits. Residents of New York City, Westchester and Long Island can call: 1-800-772-1213.

Tell the TELECLAIM representative that you have an AIDS diagnosis or HIV symptoms and that you would like to apply for both SSI and SSDI.

The TELECLAIM representative will ask you some basic questions (name, address, date of birth). Some questions about your disability may also be asked. Your approval will be based on a complex set of factors. For more specific information call your local Social Security office.

I know I didn’t work on the books long enough, so why file for SSDI?
Applications for both SSI and SSDI should always be filed because people don’t necessarily recall their work histories completely or accurately. Or, if you were ever married, you may qualify for benefits under your spouse’s Social Security number. (Please see the SSDI Fact Sheet).

What happens after I call Teleclaim?
TELCECLAIM will refer your claim for SSI benefits to your local Social Security District Office. A Claims Representative will call you back at a later date (usually within two weeks) to complete the applications over the telephone. Be certain to record in a log or diary the name and the telephone number of the Claims Representative with whom you were speaking, and the date and time of any calls. You should also ask for the address of your local Social Security District Office for your records.
What will I be asked?
Most of the questions are used to establish financial independence and the extent of your assets/resources. The Social Security representative will also tell you what documentation you will need to provide, such as your last pay stubs and bank account statements.

What happens next?
Social Security will mail the completed application to you for review, corrections and signing. Be sure you check the forms for accuracy before signing. You should initial next to any changes you may make on the applications they send you.

Included with the applications is a Disability Report (Form SSA-3368). This is an 8-page report, tinted green. You usually complete the first 6 pages (pages 7 and 8 are for the use of SSA).

The application will ask for the names, addresses and telephone numbers of all doctors, hospitals and clinics that have medical information on your disability.

Required application documents.
Social Security will tell you which documents you will need to send to them. You should write your Social Security number on these documents to identify them as yours. You must send the original documents. Photocopies are not acceptable.

- birth certificate, baptismal certificate or school records, etc.
- Social Security card
- green card and/or naturalization papers
- lease (if apartment is in your name) OR if lease is in roommate’s name, a letter from the roommate regarding the living situation. It should say that you equally share the rent and utility expenses, but that food is purchased and prepared separately. A copy of the lease showing the roommate’s name should accompany the statement.
- recent rent receipt
- recent electric and/or gas bill
- proof of monthly income (award letters, check stubs) OR a letter explaining how you have supported yourself since your last day of work
- diagnosis letter from physician which should also indicate you are unable to continue working
- three most recent bank statements (checking and savings)
- W-2 form for last year or income tax return (1040)

Where do I send my applications?
Once you have gathered the requested documentation and you have completed and reviewed your applications, make photocopies of everything to keep for your records.

A return envelope with the address of your local Social Security District Office will be included with the applications sent to you. Enclose the original application and the original documenting proof that is requested. It is best for you to return the completed application materials by Certified/Return Receipt or Registered mail.

When Social Security receives the application, they will photocopy the original documents and mail them back to you. If more information is needed, SSA will write to you. You should call the Claims Representative at your local office to confirm that all the necessary paperwork has been received.

If you are unsure of your local Social Security District, call 1-800-772-1213, or the GMHC Advocacy Helpline: 212/367-1125.

What is the medical determination?
SSI claims are reviewed for a medical determination of disability by the New York State Disability Determination Services (DDS). For people with AIDS, the SSI medical determination usually happens after the presumptive decision (please see the section on Presumptive SSI). For people with less severe symptoms, the SSI medical determination has to be made before money can be released. The determination is based on medical information from your doctors, hospitals or clinics which you have been to for treatment.

The Disability Determination Services (DDS) will request the medical records from your doctors, hospitals or clinics.

How long does it take to get SSI?
It usually takes 3 to 4 months to process an SSI application. SSI benefits continue as long as the disability exists and the recipient’s assets remain at or below the eligibility levels. SSI benefits may be adjusted to account for other benefits or stop altogether if income from another source (SSDI, for example) exceeds the maximum SSI payment.

How will I be paid?
SSI checks are received in the same month they cover. For example, September's check will arrive
on September 1.

For safety and convenience, you can have your bank arrange with Social Security to have your monthly SSI benefit deposited directly into your checking or savings account. Most banks provide direct deposit service and will be able to supply you with Form SF-1199 to fill out.

**What is presumptive SSI?**

When the application and documentation are complete, the local office of the Social Security Administration may code you as a “presumptive” SSI recipient. A presumptive decision presumes you will be disabled for at least 12 months, based on a doctor’s letter of diagnosis indicating that you can no longer work. Social Security will document your financial eligibility and SSI benefit payments will start usually within 1 to 2 months of filing your application. It will still take about 3 months before the medical determination is made by Disability Determination Services (DDS) and on-going payments approved. However, presumptive payments are made for 6 months, usually long enough for the formal medical determination to be made. Medicaid coverage comes with presumptive SSI payments. Receipt of presumptive SSI benefits does not imply you will receive future SSI benefits. If your eligibility for SSI benefits is denied based on the medical determination, you will not be required to pay back any presumptive SSI benefits that you may have received.

**How is presumptive money paid?**

Having made a presumptive decision for SSI, Social Security will issue monthly SSI checks for up to 6 months. Checks are sent on the 1st day of every month. You are also given Medicaid coverage during this period. If the medical determination is not made by the end of six months, SSI presumptive payments will stop until a decision is made.

**Does SSI just pay cash benefits?**

SSI automatically allows for Medicaid Coverage. If you are coded as a presumptive recipient, it is not necessary to complete a separate Medicaid application. If you are not a presumptive recipient, it is recommended that you apply directly for Medicaid and not wait to get Medicaid coverage with SSI because it can take several months to process your application for SSI (see Presumptive SSI). SSI recipients should receive a Medicaid card within two weeks of receiving their first SSI check (please see the Medicaid Fact Sheet).

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**How can I get Medicaid faster?**

To receive Medicaid coverage faster, you can take the SSI Award letter or an SSI Referral and Notification Form (DSS-2474) to your local Medicaid office. It is best to call in advance for an appointment.

You can obtain the SSI Referral Notification Form from your local Social Security District Office after you have submitted your claim for benefits.

In order to receive Medicaid, the Referral and Notification Form must show you are eligible for SSI Presumptive Payments effective that date or earlier. Instead of a permanent plastic Medicaid card, a Temporary Medicaid Authorization Form (DSS-2831A) will be issued the same day.

**What else am I eligible for with SSI?**

SSI recipients are always eligible for Food Stamps. A separate Food Stamp Program application must be filed (please see the Food Stamp Program Fact Sheet).

**What happens if my check doesn’t arrive?**

SSI benefit payments are mailed by the Treasury Department so that you receive them on the first day of the month for which the benefit is due. If you do not receive your check in the mail by the 6th of the month and if you believe that it is lost or stolen, notify your local Social Security District Office or call the SSA at 1-800-772-1213. You will need to give SSA your name as it would appear on the check, your Social Security number, your address with ZIP Code, and the month of the benefit check. SSA will take the necessary information to investigate its whereabouts and start the process of getting you a replacement.

The Client Advocacy Unit at GMHC is available to assist you. For more information, please call our Helpline: 212/367-1125, Wednesdays, 2:00 to 5:30 p.m. Walk-in services are available Tuesdays and Thursdays, 10:00 a.m. to 1:00 p.m.

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