

Everything You Want to Know about Social Security Disability Insurance and SSI Benefits

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One of the great mysteries in American governmental programs, second only to Medicare/Medicaid, is SSDI and SSI. While they are wonderful programs, keep in mind Congress implemented them. Hence the confusing names and acronyms. I leave it to others to ponder if the confusion was on purpose or just accidental.

Social Security Disability Insurance (SSDI) is part of the Social Security Program. It is a social insurance program dating back to 1937 and is funded by the beloved FICA tax, which all non-Federal workers have to pay. It is, in effect, a Social Insurance program. By paying income taxes, workers contribute to it. If an individual (not the parents) has paid enough FICA tax through the years, and then becomes permanently disabled, he/she can receive SSDI benefits. The Social Security Administration also provides Retirement, Survivor and Medicare (not Medicaid) benefits.

If a parent is receiving Social Security Disability or Social Security Retirement benefits, then his/her child (under the age of 18) can also receive benefits, whether or not he/she has a disability. After age 18, the child can then apply as a disabled adult (if he/she has a qualifying disability), on the parent's record, if a parent is receiving a Social Security Benefit.

How we doing so far? Confused yet? Wait, there is more.

Supplemental Security Income (SSI) is provided by the Department of Social Services. It is a Federal assistance program for people who are disabled, blind or aged (65 or older), citizens or legal residents (Green card holders only), who have little or no income or resources. Children under the age of 18 who have Autism Spectrum Disorders, Cerebral Palsy, or other developmental disabilities are generally eligible for SSI benefits, if their parents' income and asset levels fall within the federal poverty guidelines.

Here, the issue is not just the child's disability, but the parental income. Parental income and resources (assets) are counted against the children in deciding their eligibility. Your assets and income are considered your child's income and assets.

Disappointed? Depressed? Angry? Hang in there.

Once your son or daughter reaches age 18, the rules change. Your children are considered adults under the program and your income and resources no longer count against them. Now, only their income and resources count.

If they have no income and no resources then they are eligible to apply and the only issue is the disability issue. In this case, the question becomes: Does the condition they have meet the Federal standards for Disability?

If your son or daughter is approved for SSI, he or she will be entitled to a monthly payment of \$472.00. Perhaps more importantly, Community/Managed Care Medicaid (not Medicare) coverage will be **AUTOMATIC!** There will be no need for you to contact the county or go to any office. The Medicaid benefit card will be mailed out as soon as the SSI system notifies the Department of Social Services. Lastly, your child will receive a food stamp benefits card. The amount, I believe, is for \$25.00. So it is worth the time and effort to apply regardless of the bureaucratic process you have to go through, which I touch on below.

Now that you know all about the benefits you probably want to know how to apply for SSI. Well this is another treat your government representatives have developed for you.

You can begin with SSA's toll free number 1-800-772-1213 where you will receive some information from the agent when you finally reach one. Or you can go to the web site www.ssa.gov where there is a lot of information, much of it clear to the regular person. There are forms involved. Many forms. You can get an idea if you will qualify for SSI benefits by filling out the Benefits Eligibility Screening Tool (B.E.S.T.) on the web at the following address: www.connections.gov/benefits.gov/ssa_en.portal

The basic SSI application consists of 21 pages and 58 questions regarding family composition, income for your adult child, resources, living arrangements and other issues. The Disability Report addresses the applicant's disabling condition. It consists of 9 pages. It asks for information about the disability, names of treating sources, medications, tests and how the condition affects the applicant's ability to work. There are also other forms involving releasing medical information, private health insurance and who will be payee for the applicant if he/she is incapable of managing money. You can request these forms and try to complete them yourself, or contact your local Social Services Office to see a representative to assist you. This can be done in person or by phone. They do make appointments but they are often two or three weeks in advance, like a good restaurant but not as much fun. Or you can just go in and wait to see someone. Either way be prepared to be at the office a while. Set aside at least half a day. Bring a book and sustenance.

Or you can hire someone to work with you.