

What is SSI?

Supplemental Security Income, SSI, is a federal program that pays monthly payments to people aged 65 or older who are also either blind or disabled. You must have a low income and low resources. The Social Security Administration (SSA) runs the program. Unlike Social Security, SSI is like a welfare program. You don't need to have worked or paid Social Security taxes to get SSI.

Who can get SSI benefits?

To get SSI, you must have **low resources**. This means less than \$2,000 in countable resources for one person or less than \$3,000 in countable resources for a couple. Your residence, one motor vehicle, household goods, furniture, and clothing are not counted. You must also have low income. You must be aged, blind or disabled.

To get **old age benefits**, you must be 65 or older.

To get **blindness benefits**, you must be legally blind. This means your vision in your worse eye can't be corrected to at least 20/200.

To get **disability benefits**, you must have a serious physical or mental

impairment, or combination of impairments. You must show with **medical evidence** that your impairment(s) keeps you from working at your old job or any other job.

You must also show that your disability has lasted or will last for at least 12 months in a row or the disability is expected to result in death. You can apply for disability benefits at any age, but is harder for people under the age of 50 to get disability benefits.

How much are SSI benefits?

In 2012, the most you could get from SSI is \$710 a month for one person and \$1,066 a month for a couple. These amounts change each year. You **can get both** Social Security and SSI.

How do I apply for SSI benefits?

You apply for SSI at your local SSA District Office. You may also apply by calling 1-800-772-1213 or by going online to the SSA website, www.ssa.gov. When you apply for SSI, you also can apply for Food Stamps at the same time. Do this by telling the worker at the SSA office you want to apply for Food Stamps.

You may also be eligible for Medicaid. However, you must file a separate application for Medicaid at your local Department of Social Services (DSS) office.

What changes do I have to report to the SSA?

SSI recipients are required to report all changes in the living circumstances as soon as the change occurs. Be sure to report:

- if you **move or change your address** or **someone moves** into or out of your household

- if there is a **change in your income** or the income of family members

- if you **get help with living expenses** or the amount of help changes

- if you get **married, separated, or divorced**

- if you have an outstanding **arrest warrant**

- if your **medical condition improves**.

You can report a change to the SSA by calling toll-free at 1-800-772-1213. Have your Social Security number handy. You can also report changes by mail or in person. **Keep a**

record of all communication with Social Security in a notebook.

What happens after I apply for SSI benefits?

There are five steps in an SSI case.

1. **Initial decision:** this is a paper review of your medical evidence and work history. Most people are denied at this step. A Request for Reconsideration can be filed if the claim is denied.

2. **Reconsideration:** this also is a paper review of your medical evidence and work history. Almost everyone is denied at this step. If the claim is denied upon reconsideration, you can request a hearing before an Administrative Law Judge.

3. **Hearing before an Administrative Law Judge (ALJ):** This is your first and only chance for a face-to-face meeting with the person who will decide your case. About half of the people who get to this step are approved.

4. **Appeals council:** this is a paper review of all the evidence and testimony before the ALJ. Almost everyone is denied at this step.

5. **Federal court:** this also is a paper review of all the evidence and testimony before the ALJ. You will need a lawyer for this step.

If you disagree with a decision you have **60 days** to appeal in writing.

This brochure is intended for information purposes only and is NOT a suitable substitute for legal advice from a certified attorney.

If you have a specific question, please consult Legal Aid WorksSM at:

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