

Supplemental Security Income (SSI)

What you should know when your child turns 18

Supplemental Security Income is a federal program administered by Social Security that provides cash support to individuals who qualify.

In most circumstances, a young adult on SSI is almost always better off financially by going to work.

What is Supplemental Security Income (SSI)? SSI includes monthly cash benefits to individuals with disabilities who have limited income and resources. Children may qualify for SSI if they meet Social Security's definition of disability and their income and assets fall within eligibility limits. Social Security will review medical and other information regarding your son or daughter in determining eligibility.

What are the benefits of being on SSI? SSI can provide monthly cash income to help pay basic living expenses. Your young adult can benefit from SSI when moving from school to work, when attending postsecondary school, and when working at a low-paying or parttime job.

In addition, qualifying for SSI usually allows your son or daughter to receive Medicaid. Medicaid pays for health care expenses, therapy, and prescription drugs.

How do I apply for SSI for my son or daughter? You may apply over the phone or in person. To make an appointment, contact your local Social Security office or call Social Security's toll free number at 1-800-

772-1213. You'll then receive an application packet.

You can complete the application at home or fill it out during your appointment, with help from a Social Security representative. If you feel you need more support, a family member or advocate can help you in applying for SSI.

Before your appointment, it's helpful to gather documentation Social Security will ask for regarding your son or daughter; for example

- a social security card
- proof of age, usually a birth certificate
- proof of income, including paycheck stubs or a statement of payments received
- proof of resources, generally bank accounts, life insurance, cash, etc.
- proof of living arrangement, rent, or mortgage payments
- names, addresses, telephone numbers of doctors, hospitals, and clinics
- information from teachers or employers to show work limitations due to a disability.



To order copies of this fact sheet, or to learn more about VFN's materials and services, contact the Vermont Family Network
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You can also contact us via e-mail at info@vtfn.org. And don't forget to visit our website at www.vtfn.org.

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What will happen when my son, who already has SSI, turns 18?

When your son turns 18, Social Security will conduct a medical redetermination to learn whether he meets the SSI definition of disability. Social Security will also do a non-medical review to determine your son's own income and resources and to find out whether he's paying for food and housing. Your son's benefits will then be based on his income, resources, and living arrangements, instead of yours.

You should also know that

- when your son turns 18 and continues to live with you but does not pay for food or shelter, his SSI payment rate may be lower
- benefits will stop at age 18 if your son doesn't meet Social Security adult standards
- if your son wasn't eligible for SSI before age 18 because your income or assets were too high, he may become eligible at age 18.

If your son continues living at home, he can receive the maximum SSI benefit in Vermont by paying a flat fee for room and board. The fee must equal or be above a minimum level (\$213 per month in 2005), or your son can pay a prorated share of household expenses.

Should I limit my daughter's employment before she turns 18 to make sure she remains eligible for SSI?

As long as your daughter is working below a substantial level, which means she was earning less than \$830 per month in 2005, her employment should not effect the redetermination process.

What happens when Social Security does a redetermination at age 18?

Social Security will reduce your daughter's SSI check about one dollar for every two dollars she earns, after deducting an initial income exclusion of about \$65 to \$85. Your daughter will remain eligible for Medicaid as long as

she is eligible for SSI. If your daughter is getting SSI, she will usually be better off financially if she is working.

What can I do if my teenager is not able to manage money?

At age 18, Social Security will decide whether your son is able to handle money or whether he needs a representative payee. A representative payee is a person who receives and manages the SSI payment on behalf of your son. The representative payee also is responsible for notifying Social Security about any change in your son's circumstances. You can be your son's representative payee.

What are Social Security Dependent Benefits?

Social Security administers the Dependent Benefits Program for children under age 18. These benefits are based on the earnings record of a retired, deceased, or disabled parent. A child under 18 (or under 19 if attending school regularly) entitled to these benefits as a dependent is not required to meet disability criteria.

Who do I contact for more information?

To apply for SSI, contact the Social Security Administration (SSA) at 1-800-772-1213. Visit the SSA web site for more information at www.ssa.gov/work.

A VocRehab benefits counselor can also help you learn more about

- how to apply for SSI
- what happens at age 18
- how to work and still be eligible for SSI
- how SSI can support postsecondary education goals.

Call 1-800-361-1239 to find the benefits counselor in your county or visit the VocRehab web site at www.VWII.org.

The Vermont Center for Independent Living (VCIL) also has benefits counselors that can help you apply for SSI and answer your questions. To contact a VCIL benefits counselor, call 1-800-639-1522 or visit their web site at www.vcil.org.