



# **Supplemental Security Income (SSI) for Foster Youth with Disabilities**



## What Is SSI?

Supplemental Security Income (SSI) is a needs-based program that gives cash aid to blind and disabled people (and people over 65) who have limited income and resources. Children, youth and adults can receive SSI. SSI provides a check every month to help meet basic living expenses. The amount of the cash aid depends on your income and living situation. If you think you have a physical disability, you should consider applying for SSI. You should also consider applying if you have trouble learning, or if you have anxiety or depression that makes it very difficult for you to do things that other youth your age do. This brochure provides basic information about SSI. If you have questions, ask your social worker or ask one of the organizations listed on the back page.

## How Can SSI Help Me?

SSI can help pay for basic living expenses, such as food and medical care. The amount of the benefit depends on how much income you have and your living situation.

In California, people who receive SSI also receive Medi-Cal benefits and do not have to pay a co-pay when they see the doctor. This will make it easier to get the health care you need.

## Who Can Get SSI?

You can qualify if you meet the Social Security Administration's (SSA) definition of disability (see page 3) and do not have income or resources which exceed the limits. Income includes things like money from a job, pensions and some types of foster care payments. Resources include items such as real estate, bank accounts, cash, stocks and bonds. In order to receive SSI, you must also be a United States citizen or a qualifying immigrant.

## What If I Decide I Don't Want SSI?

If you apply for SSI and are found eligible, it does not mean you have to accept the benefit. If you begin to receive SSI benefits and then decide you do not want to receive them anymore, you are free to cancel them. You can get a job while receiving SSI, and if you earn enough money, your SSI benefits will end.

## How Much Money Can I Have And Still Get SSI?

SSA looks at how much money you earn and have saved to decide whether you can get SSI. If you earn too much money or have too much saved, you will not be eligible. Sometimes SSA looks at the income and savings of the people you live with. If you live with your parents, SSA will use your parents' income and resources to determine your eligibility and monthly payment amount. If you live with foster parents, other relatives or roommates, their money will not be counted as yours. Some types of foster care benefits are counted as income.

## May I Receive SSI And Other Benefits At The Same Time?

If you receive SSI, you automatically get Medi-Cal, and will not have to pay a co-pay when you visit the doctor or get a prescription medicine.

You cannot receive CalWORKs and SSI at the same time or food stamps and SSI at the same time. If you get food stamps or CalWORKs and think you might be eligible for SSI, you should apply, because typically SSI will give you more money than CalWORKs or food stamps.

When you receive SSI, other people you live with can still get food stamps and CalWORKs. If you have children, they can still get these benefits too.

## What Counts As Disabled?

### To qualify as disabled you must:

- 1) Not be earning more than \$900 (this amount changes every year) a month (before any deductions) when you apply. If you are working and earning that much money, SSA may find that you are not disabled; AND
- 2) Have a physical OR mental condition OR both, that makes it very hard for you to do every day activities. This means that you cannot participate in activities that other youth your age participate in; AND
- 3) Have a medical condition that has lasted 12 months in a row or longer OR your doctor says is expected to last 12 months in a row or longer OR will result in death.

This means that if you are sick or hurt and are expected to recover in less than a year, you cannot get SSI. You must meet all three requirements in order to be found disabled. SSA will help you to gather evidence from doctors, therapists and professionals at your school to show that you are disabled. This includes:

- ◆ Names, addresses, and phone numbers of doctors, hospitals, clinics and institutions that treated you and dates of treatment.
- ◆ Names of medications you are taking.
- ◆ Medical records from your doctors, therapists, hospitals, clinics, and caseworkers, including test results.
- ◆ Names, addresses and phone numbers of the school you are attending or most recently attended.

# The SSI Application Process

You can talk to your social worker about applying for SSI. Your social worker can help you with the application and can help you collect information from your doctors, therapists and school to show that you are disabled.

There are three ways to apply for SSI. Your social worker or another county employee will help you with this process. You can begin the application process online, by phone or at a Social Security office.

- 1. Applying Online:** The Web site for SSA is: <http://www.ssa.gov/applyfordisability>. At this Web site you may complete the disability forms, which begins the application process and may serve as a protective filing date if you are found eligible for benefits, your benefits may be retroactive to that day.
- 2. Applying by Phone:** To apply by phone, call (800) 772-1213 between 7 a.m. and 7 p.m., Monday through Friday. (If you are hearing impaired, call TTY (800) 325-0778.) If you call SSA to make an appointment to apply and you file an application within 60 days of the call, SSA may use the date of your call as your application filing date (also known as a protective filing date).
- 3. Applying in Person:** Locate the SSA office nearest you by calling (800) 772-1213 between 7 a.m. and 7 p.m., Monday through Friday. (If you are hearing impaired, call TTY (800) 325-0778). You should make an appointment before going to the office. If you call SSA to make an appointment to apply and you file an application within 60 days of the call, SSA may use the date of your call as your application filing date (also known as a protective filing date). If you are found eligible for benefits, your eligibility may be retroactive to that day.

## Who Manages My SSI Benefits?

If you are under 18, you probably do not receive your SSI check yourself. Instead, a person called a "representative payee"—which can be your relative, adult friend or the county—receives the check. The payee must use that money to pay for things you need, like medical care, housing, clothing, food and personal comfort items.

If there is money left over from SSI payments that is not needed to pay for things you need, it should be put into a bank account. When you turn 18, you should be able to use that money. This account is called a "maintenance account."

## When Do I Get To Manage My Own Benefits?

If the county has been serving as your representative payee, when you emancipate, the county must help you so that you can start getting your own SSI check or find a responsible adult who cares about you to be appointed as your representative payee.

## Can I Keep Getting SSI Benefits After I Turn 18?

County social workers are required to help you with transition planning which may include keeping your SSI benefits after you leave foster care. If you are already receiving SSI when you turn 18, SSA will ask for information about your disability around the time you turn 18. SSA will decide whether you will qualify for SSI under the adult rules. This is called an "Age 18 Redetermination." For SSA to find that you are eligible for SSI as an adult, you must have a medical condition that keeps you from working.

## What Is A Dedicated Account?

It can take a long time for SSA to decide if you are eligible for SSI. You may get payments for the months you are waiting for a decision. If it takes more than 6 months for SSA to decide you are eligible, your payee will put the money from those months of waiting into an account called a "dedicated account." This account must be separate from the account used for the regular monthly benefit payments and can only be a checking, savings, or money market account. Other funds, except for certain past-due SSI benefits, cannot be commingled with the funds in the dedicated account. This money can only be used for certain things, like medical care, education, and job training. If you have a medical condition that requires special equipment or services, the money may also be used for these things. Your payee must keep records of how the dedicated account money is spent. SSA will ask your payee for annual reports on how funds were dispersed from the dedicated account.



# CONTACTS

## WHO CAN I CONTACT IF I HAVE QUESTIONS?

You can ask your social worker for help with SSI questions.

You can contact the California Department of Social Services, Foster Care Ombudsman's Office at (877) 846-1602.

## County Contact Information

You can call the Social Security Administration at 1-800-772-1213 between 7:00 a.m. and 7:00 p.m., Monday through Friday. (If you have difficulty hearing, call TTY 800-325-0778.) You can also visit SSA's website at <http://www.ssa.gov>.

## Other private agencies you can contact for help are:

Protection & Advocacy . . . . . (800) 776-5746  
Bay Area Legal Aid . . . . . (800) 551-5554  
Legal Services of Northern CA . . . . . (916) 551-2150  
Disability Rights Advocates . . . . . (510) 451-8644  
Legal Aid Foundation of Los Angeles . . (213) 640-3901  
The Alliance for Children's Rights . . . . (213) 368-6010



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