



Understanding SSI Benefits

Supplemental Security Income:
Who Qualifies and How To Apply

Supplemental Security Income (SSI)

What is SSI?

- Supplemental Security Income (SSI) is a federal program that provides monthly cash benefits.
- It is designed to help **aged (65+), blind, and disabled people who have little or no income** meet their basic needs.





Social Security

Supplemental Security Income (SSI)

- SSI benefits are operated by the Social Security Administration (SSA).
- SSI benefits are based on need rather than the amount paid into the program or the number of quarters worked (as opposed to SSDI benefits).
- SSI benefits are paid to eligible people only, not to family members or survivors (as opposed to SSDI benefits).

What Disabilities Qualify?

The point of SSI is to provide money for people whose age or disability prevents them from getting a job.

If there is a job you can do despite your disability, you may not qualify for benefits.

- **Disabilities have to be diagnosed by a medical professional.**
- Disabilities have to be approved by the Office of Disability Determination.
- **The disability must prevent you from working.**

Examples of Disabilities

Approved Disability

- Blind
- Deaf
- Paralyzed
- Diagnosed mental illness proven to impair work ability (example: schizophrenia)
- Diagnosed developmental disability (example: Down's Syndrome)

Denied Disability

- Can see with glasses
- Can hear with hearing aid
- Illness managed successfully with medication (example: epilepsy)
- Undiagnosed pain
- Medical issue that can be fixed with surgery

If you are unsure whether or not your disability qualifies, check <http://www.ssa.gov/disability/professionals/bluebook/>

Current Rates

SSI benefits are the same nation-wide, however, some states may provide additional assistance through DHHS.

The current maximum monthly payment is:
\$735 for a single person;
\$1103 for married couples if both receiving SSI.



Rates may vary based upon personal monthly expenses (such as rent contribution).



Income Guidelines



Whether you can get SSI depends on your income and resources (the things you own).

Examples of resources used to decide whether you qualify for SSI include:
bank accounts, cash, and real estate.



You may be able to get SSI if your resources are worth no more than \$2,000. A couple may be able to get SSI if they have resources worth no more than \$3,000.

Please Note!

If you are approved for SSI, make sure your bank account never exceeds the income guidelines.

(\$2000 for singles; \$3000 for married couples)



If you have a joint bank account,
**do not put any other income
into that account.**

Use the SSI bank account for SSI
payments only.

Please Note!

If there is **too much money** in your bank account they **will disqualify you** from the program.

Additionally, they will make you give back any “over payments” to their office.

They may not notice right away, but they will eventually notice. You will be required to pay back all money given to you during that time period.



How Do I Apply?

Make an appointment to apply in-person at your local SSA office.

Address: 604 N 109th Court
(Old Mill Plaza Shopping Center)

Phone Number: 866-716-8299

Hours: Monday, Tuesday, Thursday, Friday 9:00am-3:00pm
Wednesday 9:00am-12:00pm



Closed Weekends and All Federal Holidays

What Do I Bring?



All applicants must bring:

- Interpreter (or SSA can get an interpreter on the phone)
- Social Security Cards (for all family members)
- Immigration Documents (I-94 or Green Card for applicants only)
- Copy of lease (proof of address and rent)
- Proof of income (paystubs or DHHS master case #)
- Bank account information (blank check for direct deposit)

If you are applying based upon a disability you must also bring:

- Names of all doctors, hospitals, and clinics you visit
- Names and dosage information of all medications you take

Payment Methods

If you are approved for SSI you must receive your payments electronically. SSI no longer sends paper checks in the mail. You can get a Direct Express® card from SSA, but...

Direct Deposit into your personal bank account is best. Have your account number when you apply – this is different than your ATM card number. A blank check or your latest bank statement will have the account number.

JOHN DOE OR JANE DOE
123 MAIN STREET
ANYTOWN, TN 01234
PHONE 555-1212

2670
07-823/041

19

Pay to the Order of _____ \$ _____

Dollars Security Mark on back
6-73

Bank of Yourtown
YOURTOWN, TN

For _____

⑆012345678⑆ ⑆98765432⑆

A blue arrow points from the text 'Account Number' to the MICR line at the bottom of the check, specifically to the number 98765432.

Account Number

What is a “Payee”?

SSI recipients who have a mental or physical disability that prevents them from managing their own money must have an approved **Payee**.

The Payee must agree to handle the SSI recipient’s money responsibly and honestly.



The Payee should open a joint bank account with the SSI recipient. Only the SSI money should go into this account; **the Payee should keep their own money separate.**

Right to Appeal

Most SSI applications are denied.

If you disagree with a decision made on your claim, you can appeal it.

You may handle your own SSI case with free help from Social Security.

You also have the right to representation.



Legal Aid of Nebraska
can provide free assistance
to help with the appeal process.

Additional Benefits

SSI is a cash benefit only.

Most SSI recipients will qualify for DHHS benefits.

If you receive SSI, you should also apply for SNAP, Medicaid, and AABD benefits from the state.



If you are already receiving state benefits, make sure DHHS has your social security number on file to avoid any “double payment” issues.

Any Questions?

