




# Supplemental Security Income (SSI)

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## Visit our website

Our website is a valuable resource for information about all of Social Security's programs. There are a number of [things you can do online](#).

In addition to using our website, you can call us toll-free at **1-800-772-1213**. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. (You can use our automated response system to tell us a new address or request a replacement Medicare card.) If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

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This booklet explains what Supplemental Security Income (SSI) is, who can get it and how to apply. It provides basic information and is not intended to answer all questions. For specific information about your situation, you should talk with a Social Security representative.

## **Supplemental Security Income (SSI)**

The SSI program makes payments to people with low income who are age 65 or older or are blind or have a disability.

The Social Security Administration manages the SSI program. Even though Social Security manages the program, SSI is not paid for by Social Security taxes. SSI is paid for by U.S. Treasury general funds, not the Social Security trust funds.

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SSI makes monthly payments to people who have low income and few resources and are:

- Age 65 or older;
- Blind; or
- Disabled.

## **What is SSI?**

If you are applying for SSI, you also should ask for [What You Need To Know When You Get Supplemental Security Income \(SSI\)](#) (Publication No. 05-11011).

Disabled or blind children also can receive SSI. You can get more information in [Benefits For Children With Disabilities](#) (Publication No. 05-10026).

The basic SSI amount is the same nationwide. However, many states add money to the basic benefit. You can call us to find out the amounts for your state.

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## Your income and resources

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

### Income

Income is money you receive such as wages, Social Security benefits and pensions. Income also includes such things as food and shelter. The amount of income you can receive each month and still get SSI depends partly on where you live. You can call us to find out the income limits in your state.

Social Security **does not count** all of your income when we decide whether you qualify for SSI. **For example**, we do not count:

## Rules for getting SSI

- The first \$20 a month of most income you receive;
- The first \$65 a month you earn from working and half the amount over \$65;
- Food stamps;
- Shelter you get from private nonprofit organizations; and
- Most home energy assistance.

If you are married, we also include part of your spouse's income and resources when deciding whether you qualify for SSI. If you are younger than age 18, we include part of your parents' income and resources. And, if you are a sponsored noncitizen, we may include your sponsor's income and resources.

If you are a student, some of the wages or

scholarships you receive **may not** count.

If you are disabled but work, Social Security **does not** count wages you use to pay for items or services that help you to work. For example, if you need a wheelchair, the wages you use to pay for the wheelchair do not count as income when we decide whether you qualify for SSI.

Also, Social Security **does not** count any wages a blind person uses for work expenses. For example, if a blind person uses wages to pay for transportation to and from work, the wages used to pay the transportation cost are not counted as income.

If you are disabled or blind, some of the income you use (or save) for training or to buy things you need to work **may not** count.

### **Resources (things you own)**

Resources that we count in deciding whether you qualify for SSI include real estate, bank accounts, cash, stocks and bonds.

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. If you own property that you are trying to sell, you may be able to get SSI while trying to sell it.

Social Security does not count everything you own in deciding whether you have too many resources to qualify for SSI. For example, we do not count:

- The home you live in and the land it is on;
- Life insurance policies with a face value of \$1,500 or less;
- Your car (usually);
- Burial plots for you and members of your immediate family; and
- Up to \$1,500 in burial funds for you and

up to \$1,500 in burial funds for your spouse.

### **Other rules you must meet**

To get SSI, you must live in the U.S. or the Northern Mariana Islands and be a U.S. citizen or national. In some cases, noncitizen residents can qualify for SSI. For more information, ask for [Supplemental Security Income \(SSI\) For Noncitizens](#) (Publication No. 05-11051).

If you are eligible for Social Security or other benefits, you should apply for them. You can get SSI and other benefits if you are eligible for both.

If you live in certain types of institutions, you may get SSI.

If you live in a city or county rest home, halfway house or other public institution, you usually cannot get SSI. But there are some exceptions.

If you live in a publicly operated community residence that serves no more than 16 people, you may get SSI.

If you live in a public institution mainly to attend approved educational or job training to help you get a job, you may get SSI.

If you live in a public emergency shelter for the homeless, you may get SSI.

If you live in a public or private institution and Medicaid is paying more than half the cost of your care, you may get a small SSI benefit.

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**How to apply** If you are applying for SSI, you can complete a large part of your application by visiting our

## for SSI

website at [www.socialsecurity.gov](http://www.socialsecurity.gov). You also can call us toll-free at **1-800-772-1213** to ask for an appointment with a Social Security representative.

Parents or guardians usually can apply for blind or disabled children under age 18. In some cases, other third parties can apply for children.

You should bring certain items when you apply. Even if you do not have all of the things listed below, apply anyway. The people in the Social Security office can help you get whatever is needed. Please bring:

- Your Social Security card or a record of your Social Security number;
- Your birth certificate or other proof of your age;
- Information about the home where you live, such as your mortgage or your lease and landlord's name;
- Payroll slips, bank books, insurance policies, burial fund records and other information about your income and the things you own;
- The names, addresses and telephone numbers of doctors, hospitals and clinics that you have been to, if you are applying for SSI because you are disabled or blind;
- Proof of U.S. citizenship or eligible noncitizen status.

You also should bring your checkbook or other papers that show your bank, credit union or savings and loan account number so we can have your benefits deposited directly into your account. Direct deposit protects benefits from loss, theft and mail delay. The money is always on time and ready to use without making a trip to the bank.

### **A note for people who are blind or disabled**

If you work, there are special rules to help you.

You may be able to keep getting SSI payments while you work. As you earn more money, your SSI payments may be reduced or stopped, but you may be able to keep your Medicaid coverage.

You also may be able to set aside some money for a work goal or to go to school. In this case, the money you set aside will not reduce the amount of your SSI.

Blind or disabled people who apply for SSI may get free special services to help them work. These services may include counseling, job training and help in finding work.

You can get more information in [Working While Disabled—How We Can Help](#) (Publication No. 05-10095).

### **Right to appeal**

If you disagree with a decision made on your claim, you can appeal it. The steps you can take are explained in [Your Right To Question A Decision Made On Your Supplemental Security Income \(SSI\) Claim](#) (Publication No. 05-11008).

You have the right to be represented by an attorney or other qualified person of your choice. More information is in [Your Right To Representation](#) (Publication No. 05-10075).

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If you get SSI, you also may be able to get help from your state or county. For example, you may be able to get Medicaid, food stamps or other social services. Call your local social services department or public welfare office for information about the services available in your community.

## **You may be able to get other help**

### **Food stamps**

If everyone in your home signs up for SSI or

gets SSI, Social Security will help you fill out the food stamp application.

If you do not live in a home where everyone signs up for SSI or gets SSI, you must go to your local food stamp office to get food stamps. You can get more information about food stamps by visiting our website or calling us to get [\*Food Stamps And Other Nutrition Programs\*](#) (Publication No. 05-10100).

## **Medicaid**

When you get SSI, you also may get Medicaid which helps pay doctor and hospital bills. Your local welfare or medical assistance office can give you information about Medicaid.

## **Help paying for Medicare**

If you get Medicare and have low income and few resources, your state may pay your Medicare premiums and, in some cases, other Medicare expenses such as deductibles and coinsurance. Only your state can decide if you qualify. To find out if you do, contact your state or local welfare office or Medicaid agency. You can get more information about these programs from the Centers for Medicare & Medicaid Services (CMS) by calling the Medicare toll-free number, **1-800-MEDICARE (1-800-633-4227)**. If you are deaf or hard of hearing, you may call TTY **1-877-486-2048**.

You also may be able to get extra help paying for the annual deductibles, monthly premiums and prescription co-payments related to the Medicare prescription drug program (Part D). You may qualify for extra help if you have limited income (tied to the federal poverty level) and limited resources. These income and resource limits change each year and are not the same as the SSI income and resource limits. You can contact Social Security for the current numbers.

If you have both Medicaid with prescription drug coverage and Medicare, Medicare and SSI, or if your state pays for your Medicare premiums, you automatically will get this extra help and you don't need to apply.

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## **You may be able to get Social Security**

If you have worked and paid into Social Security long enough, you also may be eligible for Social Security benefits while you are receiving SSI. Retirement benefits can be paid to people age 62 or older and their families. Disability benefits go to people with disabilities and their families. Survivors benefits are paid to the families of workers who have died. If you think you may qualify for Social Security benefits, call us to make an appointment to talk with a Social Security representative.