

OVERVIEW OF SSI



What is SSI? Supplemental Security Income (SSI) is a needs-based program that provides 1) a monthly stipend, and 2) medical benefits – called Medicaid (in Massachusetts, it is referred to as Mass Health) - for the aged, blind and/or disabled with limited income and resources. The amount of the monthly cash benefit depends on the individual's living arrangement.

What are the adult SSI income and resource eligibility requirements?

- **Income:** In order to be eligible for SSI, an adult applicant (over age 18) must be not working or earning less than the Substantial Gainful Activity (SGA) level for that year. The **SGA** level for 2017 is \$1,170/month. Once on SSI, a recipient can earn more than that amount and continue to receive both SSI cash and medical benefits.

The following are not counted as income: veterans' pensions; food stamps; WIC; foster care payments; one third of child support payments; and grants or loans for education, provided that they do not include board payments.

- **Resources:** The SSI resource limit (money in a bank account) is \$2,000 for an individual in the year 2017. This includes cash savings, stocks/bonds, houses, cars, boats, etc. If the resource limit is exceeded, eligibility may be reestablished once the excess resources have been "spent down" below the resource limit.

The following are not counted as resources: the family home and the land it's on; one car needed to attend medical appointments, a life insurance policy up to \$1,500, personal belongings worth up to \$2,000, an IRA or other pension fund.

Can children receive SSI? Yes. Children (under 18) must meet both the financial and disability eligibility guidelines:

1. **Financial:** A portion of the income and resources of the child's parents will be counted in considering the child's financial eligibility – this is called **deeming**. The maximum monthly **income** allowed varies depending on whether it is a one or two parent household, and how many other children without a disability live in the household. The **resource** limit for a child is \$2000 in addition to the separate parental income limits of \$3000 for 2 parents or \$2000 for a single parent in the household. Refer to page 5 of "SSI Help for Children" handbook for a complete income eligibility chart. When the child turns 18, the parents' income and resources are no longer counted. If the child continues to live with a disability at that time and he/she was previously ineligible based on the parents' incomes, they may be eligible as an adult. For that reason, re-applying is recommended. See adult eligibility requirements above.
2. **Disability:** Children under 18 must show evidence that they have a physical and/or mental impairment that results in marked and severe functional limitations. This evidence may be in the form of medical/psychological evaluations, IEPs, or other documentation. The impairment must have lasted or be expected to last at least 12 months or to result in death.

Who decides whether a disability exists? The State Disability Determination Service (DDS) agency does. They review medical and school records, and other evidence from parents or people who work with or provide services to the individual in order to make the determination. They must apply the following Sequential Evaluation of Disability for Children:

1. Is the youth engaging in substantial gainful activity (earning more than SGA per month)?
2. Does the child have a severe impairment or combination of impairments?
3. Does the child's impairment or combination of impairments meet the criteria of a listed impairment?