

Benefits 101: The Supplemental Security Income (SSI) Program

March 2019



National Council on Aging

What We'll Cover

- What is SSI?
 - Brief History and Background
 - Stats and Facts
- How It Works
 - Eligibility Rules
 - How Your Clients Can Apply
 - What Your Eligible Clients Receive
- Relationship to Other Public Benefits
- Resources



What is SSI?

- Supplemental Security Income (SSI) is the national income support benefit for the lowest income seniors and younger adults living with disabilities
- Administered by the Social Security Administration (SSA):
 - Uniform national eligibility criteria and determinations made only by SSA
 - Sometimes is sole source of income; sometimes supplements a very low Social Security benefit or small amount of earned income
 - Some states supplement the federal payment amount
- SSI eligibility determination methodologies generally used for:
 - Medicaid
 - Part D Low-Income Subsidy (LIS)/Extra Help program

Brief History and Background

- 1972 – SSI enacted
 - Purpose to establish a national income floor for poorest seniors and younger adults with disabilities
- 1974 – SSI takes effect
 - Medicaid eligibility for seniors and younger adults with disabilities tied to SSI standards and methodologies
 - States allowed to retain stricter Medicaid eligibility criteria if they adopt “209(b)” option. People in these states must file a separate Medicaid application
- 1989 – Last time resource test raised
 - \$2,000 for an individual and \$3,000 for a married couple

Stats and Facts

- As of February 2019, there were ~8.1 million people receiving SSI:
 - Age 18-64: ~4.69 million
 - Age 65+: ~2.26 million
 - Under age 18: ~1.14 million
- In 2018, the maximum standard monthly payment is:
 - \$771/month for a single individual
 - \$1,157/month for married couple
- The average SSI benefit in February 2019 was \$566/month
- Most states supplement the basic SSI benefit

How SSI Works

- Who's eligible?
 - Two kinds of eligibility criteria: non-financial and financial
- How your clients can apply
- What your eligible clients receive
- These slides provide a general overview of the SSI program
 - Contact SSA with questions about individual or fact-specific scenarios

Non-Financial Criteria: Covered Category

- Your client must be in a covered category, meaning either:
 - Aged 65 and over
 - Blind (meaning statutory blindness)
 - Disabled – have a physical or mental impairment that:
 - Results in the inability to do any substantial gainful activity; AND
 - Can be expected to result in death; OR
 - Has lasted or can be expected to last for a continuous period of not less than 12 months
- Most SSI recipients are under age 65

Non-Financial Criteria: Residence & Citizenship

- Your client must be a US citizen, *or*
 - A non-citizen lawfully and permanently residing in the U.S. and:
 - Arrived prior to Aug. 22, 1996 and is blind/disabled,
 - Arrived prior to Aug. 22, 1996 and received SSI before that date, *or*
 - Legally admitted under the INA and has 40 work credits under Social Security.
 - Other legal non-citizens who may be eligible:
 - U.S. armed services veteran (or spouse/child of a veteran),
 - Non-citizen members of a federally recognized tribe,
 - Those with specified refugee/immigrant status.
- ***Important:*** *Non-citizens who entered the U.S. on/after Aug. 22, 1996 may not be eligible for SSI for the first five years even if they have 40 qualifying work credits.*
- Some non-citizen SSI recipients are subject to 7-yr. time limit on benefits
- **Note:** Your clients will lose SSI in any full month they are outside the U.S. (e.g., Puerto Rico, Guam) and for 30 days after they return

Financial Criteria: Income Test

- Income is money, or certain goods and services with a monetary value, received on a regular and recurring basis
 - Most earned and unearned income is counted by SSA when deciding if your clients are eligible for SSI
 - Some income is excluded - meaning not counted, or disregarded
 - First \$20 of unearned income is disregarded

Example: Your (single) client gets a \$221 monthly Social Security retirement benefit. Subtract \$20 = \$201. Subtract \$201 from the basic federal SSI amount (\$771 in 2019). SSI amount is \$570.
 - First \$65 of earned income plus one-half of the remainder of earned income over \$65 is disregarded

Example: Your 69-year-old client earns \$150 a week from a part-time job. That's \$615 each month (at 4.1 weeks per month). Subtract \$65 = \$550, and one-half of the remainder = \$275 as counted income. SSI amount is \$496.

Financial Criteria: In Kind Support and Maintenance

- Recurring non-cash contributions or donations
 - Contributions made by others toward your client's shelter or food are called *in-kind support and maintenance (ISM)*
 - Shelter includes rent or mortgage, real property taxes, heating, gas, electricity, water, sewage and trash collection services
 - ISM affects the amount of SSI your client receives
 - “One-Third Reduction Rule” – applies if your client lives in another person's household/on their own but does not pay their fair share of food and shelter costs

Financial Criteria: Resources

- Resource Test:
 - Your clients are allowed to have *very* limited amounts of resources:
 - \$2,000 for an individual, or \$3,000 for a married couple
 - Home in which your client lives
 - One car if needed for transportation
 - Life insurance, if face value is \$1,500 or less
 - Burial funds of up to \$1,500, if kept separate from other savings
 - A burial space
 - Note: Income that is retained past the month it was received turns into a resource for SSI purposes
 - Except you can have up to 9 months of retroactive SSI or Social Security benefits.

Financial Criteria: Resources (cont.)

- Most resources are counted, including:
 - Retirement savings, such as 401(k) accounts
 - Liquid resources: cash, or convertible to cash within 20 business days
- Non-liquid resources are not counted since not easily converted to cash
 - Examples include your client's house or car
- Your clients *may* have:
 - Crime compensation awards
 - Disaster assistance
 - Healthcare flexible spending arrangements (FSA)
- If your client, their spouse, or co-owner give away resources for less than they are worth, they may be ineligible for SSI for up to 36 months. How long you are ineligible depends on the value of resources that were transferred.

Deeming of Income and Resources: How It Works

- Sometimes SSI counts part of the income of a spouse, parent, or sponsor when considering SSI application
 - If person applying lives with a spouse ineligible for SSI, part of spouse's income will count
 - Disabled/blind child under 18 living with a parent ineligible for SSI will have part of parent's income counted
 - When alien (immigrant) is admitted legally with a sponsor, some or all of the sponsor's income counted
- Learn more at: <http://www.ssa.gov/ssi/spotlights/spot-deeming.htm>

How to Apply

- Applications for SSI are not available online
- Clients must call Social Security at 1-800-772-1213 to make an appointment
 - Before the appointment, your clients should complete the application packet they will get in the mail
- At the appointment, your client will need to submit documents to establish eligibility and answer questions
 - You can go along if your client consents
 - Be sure to bring necessary documents with you



Required Documents

- Required documents include:
 - Social Security card/number
 - Citizenship or Alien Status Record
 - Proof of age
 - If you have already done this when you applied for Social Security you do not need to do so again
 - Proof of earned and unearned income
 - Proof of resources
 - Proof of living arrangement and expenses
 - If under age 65, proof of disability
 - Includes list of medical providers and medical records



SSI Methodologies

- Many other public benefits use SSI methods of evaluating eligibility
 - Medicaid
 - Medicare Savings Programs (QMB, SLMB, and QI)
 - Part D Low-Income Subsidy (LIS), or Extra Help Program
- Rules for defining and counting income and resources are used as a baseline
- States may adopt “less restrictive” rules for Medicaid than those used to determine SSI eligibility
 - Many states use higher Medicaid or Medicare Savings Program income or resource disregards
 - Social Security no longer counts in-kind support and maintenance (ISM) as income when determining LIS/Extra Help eligibility

SSI & the Part D Low Income Subsidy

- Your clients with SSI are “deemed” eligible for LIS/Extra Help
 - They do not need to apply for LIS; automatically get it
 - If they do not select a Part D Medicare drug plan on their own they will be enrolled (randomly) into a plan by Medicare
 - They can always change to another Part D plan at any time
 - Plan is effective the first day of the month after enrollment



SSI & Medicaid

- In most states (sometimes called “1634 states”), people with SSI get Medicaid automatically
 - They do not need to apply for Medicaid separately
- In a few states (called “209(b) states”), Medicaid eligibility rules are stricter than SSI rules
 - People with SSI in these states *must* apply for Medicaid through the state Medicaid eligibility determination process
 - Find list of 209(b) states at <https://secure.ssa.gov/poms.nsf/lnx/0501715010>

SSI & SNAP (Food Stamps)

- Social Security tells all applicants for SSI about SNAP
- SSI applicants may start a SNAP application at the same time they apply for SSI or when they recertify their SSI eligibility
- Social Security forwards the SNAP application to the state SNAP eligibility office
- The SNAP office processes the SNAP application and decides how much – if any – SNAP benefits to award
- By answering additional questions, your clients may get higher income deductions *and* a higher SNAP benefit



SSI & SNAP (cont.)

- Several states run “Combined Application Projects” (SSI-CAP) demonstrations:
 - Designed to simplify SNAP enrollment for SSI recipients using data from SSI application – need only answer few additional questions
 - Generally for 1-person elderly SSI households (“pure SSI households”)

Resources

- *Understanding SSI* (Social Security Administration) at:
<http://www.ssa.gov/ssi/text-understanding-ssi.htm>
- Program Operations Manual System (POMS) on SSI (the rules, from SSA) at:
<https://secure.ssa.gov/apps10/poms.nsf/chapterlist!openview&restricttcategory=05>
- Social Security Act on SSI (the law) at:
http://www.ssa.gov/OP_Home/ssact/title16b/1600.htm
- Screen your clients for eligibility on BenefitsCheckUp® at:
www.BenefitsCheckUp.org

Thank You!

- Thank you for participating in the Benefits 101 Series from the Center for Benefits Access at NCOA
- Learn more about us at:
www.ncoa.org/centerforbenefits
- Find other Benefits 101 resources at: www.ncoa.org/resources (search for 101)
- If you have any questions or comments, please contact us at centerforbenefits@ncoa.org