

The Supplemental Security Income Application Process

Supplemental Security Income (SSI) is one of the most important federal programs for people with disabilities. SSI is an income support program and provides monthly payments to people who have disabilities and have limited income and resources. It is not necessary to have worked to be eligible for SSI, and you can be considered regardless of your age or marital status.

Many people who are eligible for SSI do not apply to the program because they have heard things about the program that are not true. They may be discouraged from applying in the first place or, if eligible for benefits, discouraged from seeking employment or taking a job because they are afraid of losing benefits. This article will clarify several aspects of SSI and provide information on:

- SSI definition of disability
- Advantages of receiving SSI
- How to apply
- Where you can find more information

How is 'disability' defined for SSI?

The Social Security Administration (SSA) defines disability as, “a physical and or mental impairment that prevents an individual from doing substantial gainful work activity and is likely to last more than 12 months or result in death.”

Who is eligible to receive SSI?

In general, you are likely to be eligible for SSI if you meet both disability and financial criteria. There are two types of financial assets that are considered when you apply:

- 1. Income:** You are either not working or you are working but earning less than \$1,650 gross income (as of 2025) each month. Disability work-related expenses are deducted when calculating this amount. In addition to earnings, any other income, such as gifts or unemployment benefits, are also included. If you are under 18 and living with your parents, their income will be considered available to you as income for SSI purposes.
- 2. Resources:** These are things that an individual owns. The money you have in the bank and other assets must be under \$2,000 (includes savings and checking accounts, stocks and bonds, and life insurance). Resources that are not counted include a home, personal belongings, and a car or van if it is required for transportation to work or for medical treatment.

Do my resources count when determining my child's eligibility?

Until a child turns 18, a percentage of the parent's income and resources are calculated as available or "deemed" to the child. When an individual turns 18, the parent's income and resources are no longer considered in determining the individual's eligibility.

If a child under 18 lives with one parent, \$2,000 of the parent's total countable resources does not count. If the child lives with two parents, \$3,000 does not count. SSA counts the amount over the parents' limits as part of the child's \$2,000 resource limit. At age 18, the parent's income or resources are not counted or "deemed" available to the person who applies for SSI.

What are the advantages of receiving SSI?

There are two main advantages:

1. SSI can provide income up to \$967 (as of 2025) a month for eligible single people. This is financial support that can help pay basic living expenses. It can also be helpful while making the transition from school to work, during periods of training or attending postsecondary school, and while working at low-paying or part-time employment.
SSI may be used as a financial support during periods when you are able to work only minimum hours or are in the process of finding employment. SSI benefits can also be received while in vocational training or postsecondary education.
2. Qualifying for SSI usually allows you to apply for and receive Medicaid (called Medical Assistance in some states), which can pay health care expenses such as doctor appointments, therapy, and prescription drugs. Health coverage is critical for individuals with disabilities. Because many individuals have medical needs that are covered by Medicaid but not by other insurance plans, the fear of losing Medicaid coverage may make recipients reluctant to seriously consider employment.

SSI allows you to keep your Medicaid benefits while working until your earnings reach the state threshold (maximum amount). In Minnesota the threshold is \$74,611 (2024), but the number is determined separately for each state. Medicaid must be needed to allow you to continue working, and you have to remain disabled and meet all other requirements (e.g., not have assets above the \$2,000 limit).

Our child has some savings that we put aside for the future. What can we do to reduce their resources so that they can be eligible for SSI?

It is possible to set aside resources in a trust but these must be set up carefully. Congress has very specific rules regarding supplemental, special needs or pooled trusts. These trusts can contain cash or other liquid assets, and real or personal property that could be turned into cash, and provide for supplemental and extra care above what the government provides. Trusts must be irrevocable, and cannot be registered under either the grantor's or the beneficiary's social security numbers. It is important to work with an attorney who has experience setting up this type of trust.

How do I apply for my child?

The first step is to call SSA's toll free number (800) 772-1213 or your local SSA office to make an appointment. You can find your local office by inserting your zip code in the search feature of SSA's office locator. <https://secure.ssa.gov/ICON/main.jsp>

Whether you call the local or the federal number, you may have to wait to talk to a representative so it might be helpful to make the call when you have plenty of time and are in a comfortable place. Your name, address, and social security number will be requested during the call, and the SSA representative will arrange either a telephone or in-person appointment for you. Phone interviews are recommended but you have the option of meeting at your local office.

What can I expect during the appointment?

A Social Security Administration representative will interview you and complete an application for disability benefits as well as an Adult Disability Report. The interview will take place either in your local Social Security office or by telephone and will take at least an hour.

After you make an interview appointment, an application packet will be mailed to you from the federal office. You can either complete the application before your appointment, or complete it during your appointment with the assistance of the SSA representative. Completing as much as possible ahead of your appointment will speed up the interview process.

The representative can answer questions and help you obtain medical and other relevant documents needed to meet eligibility requirements, but the more information you can provide in advance, the more efficient the process will be. Please note: each SSA office may have a slightly different process.

What information do I need to provide?

Basic information needed to determine eligibility includes:

- Social Security Card
- Proof of age (usually a birth certificate)
- Proof of income or paycheck stubs if relevant
- Proof of resources (usually bank accounts, life insurance, cash)
- Proof of living arrangements, rent, or mortgage if relevant
- Names, addresses and telephone numbers of doctors, hospitals and clinics seen in the past three to four years
- List all of your disabilities or medical conditions, not just the primary disability. SSA will consider all of your medical issues together. While one disability may not be considered severe enough to qualify, the combination of two or more conditions may be sufficient.

Helpful Tip: Submit as much medical evidence with your application as you can. That includes hospital records, doctor's reports, and treatment notes. Delays in submission often lengthen the decision process. This also provides you the opportunity to review and determine if there is critical information missing. If critical information is over three years old, consider having it updated by the doctor who knows your child's condition the best.

May I attend the interview and fill out the application for my young adult?

A family member or other representative can initiate the process, provide information at the interview and complete the application form. If possible, the young adult should be present.

How is disability determined?

Your complete file will be evaluated by the Disability Determination Service (DDS). The DDS is separate from SSA and is a trained team that includes a doctor and a DDS disability examiner. This team reviews all forms, medical records, information about how the applicant is functioning, and any work history. They consider such things as what the disability is, when it began, how the condition limits activities, what the medical tests show, and what treatments have been provided. The decision is then made on whether the applicant is disabled for SSI purposes. If the DDS can't make a decision based on available information, they'll pay for an examination by an SSA consulting physician.

Does your child have a severe impairment as defined by DDS criteria?

SSA defines a severe impairment as one that significantly limits the ability to do basic work activities. Examples include:

- Physical functions such as standing, walking, sitting, lifting, seeing, hearing, speaking
- Understanding and carrying out simple instructions
- Use of judgment
- Responding appropriately to supervision and coworkers
- Dealing with change

SSA maintains a list of specific impairments, such as musculoskeletal, respiratory, cardiovascular, and neurological. If your child's disability meets the requirements of a listed impairment, they will be found disabled for SSI purposes. If the disability is not listed, DDS considers whether the impairment is as severe as a listed impairment. If so, your child will be found disabled for SSI purposes.

SSA's criteria for specific impairments can be found in the Blue Book and is available on SSA's website. ssa.gov/disability/professionals/bluebook

Helpful Tip: Be sure your physician is familiar with your child's specific limitations and any behaviors that interfere with school or work. For example, this might include the number of seizures per day, specific difficulties your child has under stress, physical or stamina limitations, or side effects of required medications. Your child's physician may not necessarily be aware of these limitations or remember them when filling out the required documentation. Discuss these issues with the physician to ensure they are up-to-date on the impact of your child's disability, on school performance, or the ability to work.

What is the Functional Report and why do I need to answer questions about daily activities?

The Functional Report (ssa.gov/forms/ssa-3373-bk.pdf), sometimes called the Activities of Daily Living Questionnaire, asks a variety of questions about work and common activities such as feeding animals and doing yard work. This report helps the SSA examiner evaluate how the disability impacts the applicant's life. The basic assumption behind SSA benefits is that there is a link between disability and the inability to work, to perform personal care activities, or to participate in recreation.

Qualifying for SSI disability benefits depends on establishing a link between the disability and the ability to work and/or perform activities of daily living. This is not always an easy or reliable way to determine eligibility. The medical condition and work potential does not

always demonstrate the challenges an individual may have in finding and keeping a job, or doing daily activities. Be sure to fully explain the difficulties your child experiences at work, school, or doing daily activities. If workplace or school accommodations are used, it is important to completely describe these services and supports.

If your child is denied but you believe they should be eligible for SSI benefits, it is important to appeal the decision.

Where can I get more information?.....

Visit the Social Security website ([socialsecurity.gov](https://www.socialsecurity.gov)), ask the interviewer during your application appointment, or call toll free at (800) 772-1213.