

# Social Security

**Supplemental Security Income (SSI)** is a Federal income supplement program funded by general tax revenues (not Social Security taxes). It is designed to assist aged, blind and disabled persons who have little or no income. SSI provides cash assistance to meet basic needs for food, clothing and shelter and can be a financial support as you prepare to enter the workforce.

## Basic eligibility requirements for SSI

Age 65 or older, blind or disabled; Citizen or National of the U.S. or an alien who meets the applicable requirements; Have financial need (income and resources within specified limits); and have filed an application.

## Definition of Disability

Applicants must have a physical or mental condition(s) that very seriously limit his/her activities; the individual must not be substantially gainfully employed (\$900 per month for 2007); condition(s) must have lasted, or be expected to last, at least one year or result in death.

**Very Important Information - At age 18:** If you already receive SSI or a Childhood Disability benefit, **you must be re-determined following adult disability guidelines upon reaching age 18.** Also, periodic medical reviews are conducted for anyone who receives SSI payments based on disability. Many students receiving Special Education Services are eligible for SSI. Parental income is not considered in the application process after the age of 18. If parental income has disqualified you prior to age 18, an application based solely on the your income may be submitted one month prior to your 18<sup>th</sup> birthday.

**Social Security Disability Insurance (SSDI)** is a program financed with Social Security taxes paid by workers, employers and self-employed persons. *SSDI is available only to the person who has paid into the Social Security system through taxes.* The monthly disability benefit is based on the Social Security earnings record of the insured worker on whose Social Security number the disability claim is filed.

## Facts about Social Security Disability Insurance and Childhood Disability Benefits

You, as a dependent, may qualify for payments if a parent who has contributed to the Social Security system is now deceased, disabled or retired. SSDI is not based on economic need, so there are no resource limitations as with SSI. Dependent benefits end at age 18 (or age 19 if still in high school). However, you may continue to receive benefits for life if you were disabled prior to age 22. The minimum work (credits) required for you to draw Social Security on your own earnings record is reduced when you have been disabled prior to age 31.

## Applying for Social Security

The application process for SSI and SSDI is the same. You may complete and submit a Disability Report online at: [www.socialsecurity.gov/adultdisabilityreport](http://www.socialsecurity.gov/adultdisabilityreport) or; if filing for someone under the age of 18, you may visit: [www.socialsecurity.gov/childdisabilityreport](http://www.socialsecurity.gov/childdisabilityreport). Very important to note; completing the disability form online does not mean that you have applied. This information is a historical and medical information form only and an appointment is still required to file an application.

To set an appointment for your application for SSI or SSDI, you may call the Social Security Administration at **1-800-772-1213** between the hours of 7:00 a.m. – 7:00 p.m. Monday through Friday. Deaf or hard of hearing applicants may call the “TTY” number at **1-800-325-0778** during the same hours. For your appointment, information you will need includes: School records, medical records and personal income. There are *Work Incentives* designed to assist disabled beneficiaries to go to work by minimizing the risk of losing their Social Security and Medicaid benefits. Some incentives allow the government to disregard some income and resources. Other incentives protect your Medicaid coverage. For more information about **Work Incentives** that you may qualify for contact Indiana Works at: **1-866-646-8161** or TTY: **1-765-641-8285** for deaf and hard of hearing beneficiaries.

# Medicaid

Medicaid was created to provide health care to specific groups of low income individuals, including:

- Pregnant Women and children
- Aged
- Blind and Disabled

To be eligible for Medicaid, a person must belong to one of the above groups and meet the financial criteria for that group. Once you become age 18, your parent's income is not considered any longer when determining eligibility. Your local Department of Family Resources (DFR) Office is a single point of entry for Medicaid and other social services available in Indiana.

A list of DFR offices can be found on the Web at [www.ai.org/fssa/children/dfc/index.html](http://www.ai.org/fssa/children/dfc/index.html). Or you may call (317) 233-444 for information on locations.

### **Medicaid Process**

- An application must be completed
- A caseworker is assigned
- An appointment will be scheduled to determine eligibility
- An interview will be conducted
- Eligibility determination will be made within 90 days
- **At age 18, even if you have been receiving Medicaid, you must re-qualify under adult disability guidelines.**

It is very important to make sure that the caseworker taking your application understands that disability Medicaid (category MAD) is the insurance you are applying for.