

DISABILITY & AGING RIGHTS



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PUBLIC BENEFITS

Supplemental Security Income (SSI)

This is an overview of the Supplemental Security Income program. The information applies to people with disabilities, including older Americans with physical, cognitive, sensory or mental impairments.

Congress created the Supplemental Security Income (SSI) program in 1972 to replace various state-based welfare programs. The Social Security Administration (SSA) administers the SSI program. There is an annual federal benefit rate. The standard amount of SSI is \$733 a month in 2015 for an individual and \$1,100 a month for a couple.

SSI is for people who are disabled or blind, or **who are 65 and older** and who have very low income and few resources. Because SSI is a needs-based program, any income you have from working (earned income) or from other sources (unearned income) counts toward your eligibility. In addition, your resources will also count to determine whether you are eligible.

When you apply for SSI, you will be required to provide information on all your earned and unearned income as well as the income of your spouse if you are married. SSA will decide whether you (and your spouse, if applicable) are eligible for SSI. You can have only up to \$2,000 in resources as an individual, and up to \$3,000 as a couple.

Your home where you live, your personal furnishings and clothes do not count against the resource limit. Also, one car does not count. Almost all unearned income, including gifts, counts against your eligibility. If you are receiving help with your rent or food, SSA can use that assistance to reduce your SSI check.

If you are younger than 65, and SSA finds that you are financially eligible, SSA has to find you disabled in order for you to receive SSI. The administration will decide after reviewing your medical records.

Children under 18 can qualify for SSI if they are disabled. The Social Security Administration will look at the income and resources of the parent to determine the financial eligibility of the child.

If you live in Illinois and you receive SSI, you have to apply for Medicaid at your local Department of Human Services office. You will be eligible for Medicaid, but you have to complete a separate application for it. **In most states, if you receive SSI you automatically receive Medicaid, but not in Illinois.**

Working while receiving SSI benefits

I am receiving SSI benefits. What happens if I go back to work?

Because SSI is a means-tested benefit, any earned income you have will reduce your SSI benefit. Social Security uses a formula to determine how much your benefit will decrease. Generally, the first \$85 of your income will not count to reduce your check. Then, one-half of the rest of your earnings will be used to decrease your benefit amount.

If you decide to go back to work while receiving SSI benefits, you should consult a benefits counselor or review the Red Book Guide to Work Incentives at www.socialsecurity.gov/redbook.

You will always have more income if you work and get SSI benefits. You must report your monthly earnings to Social Security to avoid overpayments.

Q: What happens to my Medicaid if I go back to work?

Your Medicaid benefits should continue until you are making up to \$27,829 a year. You will pay no premium for this Medicaid, called 1619b Medicaid.

If you make too much money from work to qualify for 1619b Medicaid, you can access Medicaid through Health Benefits for Workers with Disabilities (“HBWD”). HBWD has an income eligibility limit of 350 percent of the federal poverty level and an asset limit of \$25,000. www.hbwdillinois.com

I received a letter from Social Security that says I was overpaid and my SSI benefit would be reduced. What can I do?

It is common to receive an overpayment when you go back to work while receiving SSI. It takes the Social Security Administration some time to make changes in their computer

to determine your new benefit amount, especially if your earnings change from month to month. You can appeal their decision that you were overpaid, or you can ask for a waiver.

You should read and respond to all the letters you receive from SSA. There are time limits for appealing decisions, and you want to file a timely appeal.

Continuing Disability Reviews

When you are awarded SSI benefits **based on disability**, SSA will set a review date for your case. These are regularly scheduled reviews. Returning to work can also trigger a review. The review is called a Medical Continuing Disability Review (CDR).

If you receive a letter from SSA that says you will have a review, you must respond. Many people are cut off benefits because they fail to respond to SSA.

When Social Security does a CDR, it will ask for your updated medical records. The standard in this review is “medical improvement.” If SSA finds that you are medically improved, and you are no longer disabled, your benefits will be stopped.

If you disagree with the decision, you can appeal within 10 days, and you can keep receiving your benefits while your appeal is pending. If you miss the 10-day appeal deadline, you still have 60 days to appeal, but your benefits will be stopped during the appeal process.

You will not get a Continuing Disability Review if you are receiving SSI because you are 65 or older.

What can I do if my SSI check is reduced or stopped?

SSA is supposed to send you a letter if it changes your benefit amount or stops your check. You should contact SSA when you receive one of these letters to make sure you understand the letter.

Each year on January 1, your SSI check will usually be increased by a few dollars. You should receive a notice of this change in December. You do not have to contact SSA about this change.

Reasons your check may be changed or stopped:

- You may have gone back to work and have earned income. You should file an appeal if you disagree with this decision.
- You may have gotten married or divorced, or your living situation or other income has changed. This will affect the amount of your check. You should file an appeal if you disagree with this decision.
- You may have more than \$2,000 in resources. SSA checks bank accounts and other assets once a year to determine the amount of your resources. You should file an appeal if you disagree with this decision.
- It is possible that SSA decided that you were no longer disabled due to a Continuing Disability Review. You should file an appeal if you disagree with this decision. ■

For more information:

For more information, visit www.socialsecurity.gov, or call **1-800-772-1213**; **1-800-325-0778** (TTY), or visit your local Social Security office



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20 North Michigan Avenue
Suite 300
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www.equipforequality.org
1-800-537-2632
1-800-610-2779 (TTY)

Illinois Department on Aging
One Natural Resources Way
Suite 100
Springfield, IL 62702-1271

Senior HelpLine:
1-800-252-8966
1-888-206-1327 (TTY)
www.illinois.gov/aging

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