

CHaD Family Center and the Office of Care Management Factsheet – Supplemental Security Income (SSI) for Children

<http://www.ssa.gov/ssi/text-child-ussi.htm>

Supplemental Security Income (SSI) for Children is a disability benefit for low income families who have a child with a disability as defined by Social Security criteria. It is a program within the Social Security Administration. Children need to be under age 18 or under 22 and a student regularly attending school.

Criteria for “Disabled” or “Blind”

- The child must have a medically determinable physical or mental impairment which result in marked and severe functional limitations, and
- The condition must have lasted or be expected to last for at least a continuous period of at least 12 months or be expected to result in death; or
- If the child is blind. Blind is defined as: central visual acuity of 20/200 or less in the better eye with the use of a correcting lens or a visual field limitation in the better eye such that the widest diameter of the visual field subtends an angle no greater than 20 degrees.

Medical Criteria for the Evaluation of Children Disability

Please review the following website for medical criteria for the evaluation of impairments of children under age 18

<http://www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm>

Compassionate Allowances

Determination of whether the child is disabled can take up to five months. However for some medical conditions, SSI will make payments right away if families meet the income and resource guidelines. These immediate payments will last until the state agency decides if the child is disabled as determined by Social Security. To view the list of these “Compassionate Allowances” conditions (applicable to children and adults applying for Social Security Disability Insurance),” please view:

<http://www.socialsecurity.gov/compassionateallowances/>

Following are some “Compassionate allowances” conditions:

- HIV infection;
- Total blindness;
- Total deafness;
- Cerebral palsy;
- Down syndrome;
- Muscular dystrophy;
- Severe mental retardation (child age 7 or older); and
- Birth weight below 2 pounds, 10 ounces.

Income and Resource Criteria – The “Deeming” Process

In a process known as “Deeming”, Social Security considers a portion of the parents' income and resources as if they were available to the child. Social Security may also count a portion of a stepparent’s income and resources if the child lives with both a natural or adoptive parent **and** a stepparent. These rules apply if the child lives at home. They also apply if he or she is away at school but returns home from time to time. Deeming is a complicated process and it is best to contact a Social Security office or call (1-800-772-1213) directly with questions.

What is the Difference between SSI and SSDI?

Supplemental Security Income is a program run by Social Security that pays monthly benefits to several categories of people including children with disabilities. SSI disability payments are based on income and resource specifications.

Social Security Disability Insurance (SSDI) is a monthly benefit for adults who have worked in the past and paid Social Security taxes. SSDI benefits are paid to people who are unable to work for a year or more because of their disability. Within the SSDI program is a “child” benefit. Please see section “What happens when the child turns 18?” below.

The medical requirements for disability payments are the same under both Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs, and the same process is used for both programs to determine disability.

Application Process

Parents apply for SSI by calling 1-800-772-1213 or by visiting a Social Security office. At the time of application, parents need documentation, such as:

1. As much information parents can provide about the child’s medical condition
2. Dates of visits to doctors or hospitals, including contact information, and if possible, the child’s patient account numbers.
3. Copies of medical records parents may have. Social Security will request information directly from the child’s health care professionals.
4. Records of family income and resources.
5. A description of how the child’s disability affects his or her day-to-day function.
6. Names of teachers, day care providers and family members who provide care for the child.

What happens when the child turns 18?

At age 18, the child becomes an adult in the SSI program. There are different medical and nonmedical rules to determine if adults receive SSI payments. Social Security will review the medical condition of the child turning 18 to see if he/she meets adult disability rules. Social Security will only count the adult’s income and resources.

There is another disability program for eligible 18 year olds. It is under the SSDI program (Social Security Disability Insurance). The benefit is known as a “child” benefit

because it is paid on a parent's Social Security earning record. In this program, the 18 year old can receive a benefit if one of his/her parents:

- Receives Social Security Retirement or Disability Payments; or
- Has died and worked long enough under Social Security.

VocRehab is a great resource for teens transitioning to adults. In New Hampshire, <http://www.education.nh.gov/career/vocational/index.htm> and in Vermont www.VWII.org.

Two other excellent resources for help are the Vermont Center for Independent Living (www.vcil.org) or in New Hampshire, Granite State Independent Living (www.gsil.org).

Questions?

SSI can be a complicated program. Please visit Molly's Place at the CHaD Family Center (603-653-9899) to pick up a Social Security brochure "Benefits for Children with Disabilities."