

**APPLYING FOR SSI/SSDI**  
**FOR AN ADULT WITH A DEVELOPMENTAL DISABILITY**

Work activity earning at least \$1470 per month.

**SSI – SOCIAL SECURITY INCOME**

- Needs based program for individuals who are disabled, blind or elderly AND who have low income and **resources**
- Must be unable to maintain **Substantial Gainful Activity (SGA)** as a result of a **medically determinable physical or mental health condition.**
- Includes **MEDICAID**

Less than \$2000 in total assets.

An impairment resulting from an anatomical, physiological, or psychological condition shown by medical evidence.

**SSDI – SOCIAL SECURITY DISABILITY INSURANCE**

- Benefit for disabled or blind individual, eligible family members, and **Child Disability Benefit.**
- Amount received is based on work and earnings history
- Must be unable to maintain **Substantial Gainful Activity** as a result of a **medically determinable physical or mental health condition.**
- Eligible for **MEDICARE** after two years.

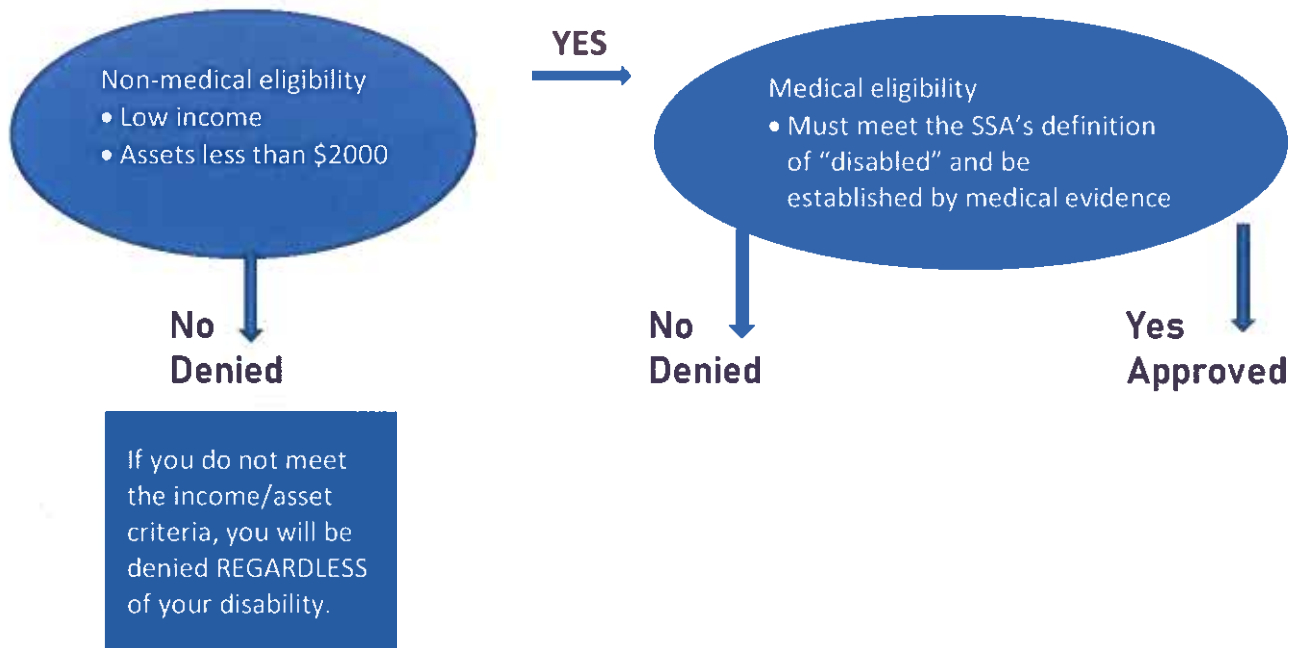
An adult who becomes disabled before the age of 22 may be eligible for benefits if a parent is deceased, collecting retirement benefits, or is collecting disability benefits. The Disabled Adult Child must meet the SSA's disability criteria for adults and be unmarried. If a Disabled Adult Child is receiving SSI benefits and then one or both parents dies, retires, or becomes disabled, the Disabled Adult Child's SSI benefits will switch to SSDI. This will effect their Medicaid eligibility. They will need to reapply for Medicaid as a DAC recipient.



**When your child turns 18 and you begin the application process, the Social Security Administration will determine which benefit your child will qualify for (SSI, SSDI, or if any). If your child qualifies for SSDI from a parent's earnings record, they may or may not qualify for SSI. You cannot choose which benefit your child will receive.**

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To qualify for **SSI** you must meet **BOTH** eligibility requirements:



How do you apply?

**Schedule an appointment by calling 1-800-772-1213**

Apply online at <https://www.ssa.gov/>

- ➡ Click on my Social Security and create an online account
- ➡ Once you have created an online account go back to <https://www.ssa.gov/>
- ➡ Click on Menu and then click on Disability and then click on Apply for Disability (You will be applying for both SSDI and SSI...that is OKAY!)

Applying online:

Establishes a "Protective Filing Date" (PFD)

- Once date is established, you will get a re-entry number. Do not lose this number, it cannot be recovered.
- Application must be submitted within 60 days of PFD or you will have to start over.
- For SSI, the eligibility month is determined as the first full month after the PFD (If you apply in October, your eligibility will start November 1<sup>st</sup>).

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The disabling conditions must be documented by an "Acceptable Medical Source" - Doctor, Physician's Assistant, Registered Nurse, Audiologist

If the SSA determines that an individual is receiving "in-kind" support, they will reduce the SSI benefit by 33%

Any unmarried individual age 18 and over with no children is a household of 1.

If over \$2000, they will be denied.

You can own the home you live in without penalty.

You can own one vehicle that is used to transport you to appointments without penalty.

- Non-Medical Documents:**
- ✓ Photo ID
  - ✓ Birth Certificate
  - ✓ Rent/Room and Board Agreement
  - ✓ If not paying rent, name and address of person providing in-kind help
  - ✓ Proof of income
  - ✓ List of dependents
  - ✓ Copy of life insurance policy
  - ✓ Bank statements (including joint)
  - ✓ Copies of certificates of deposit
  - ✓ Copies of stock or mutual fund deposits
  - ✓ Copies of bonds held in own name
  - ✓ Proof of ownership of land/house
  - ✓ Proof of vehicle ownership
  - ✓ Copy of burial contracts
- \*SSA may schedule an interview to go over this information in person.  
\*This list is not all inclusive. The SSA office may ask for additional documentation not mentioned on this list.

- Medical Documents:**
- ✓ Evaluations
  - ✓ Hospital admission and discharge summaries
  - ✓ Psychological/ Neuropsychological testing
  - ✓ Diagnostic testing
  - ✓ IEPs
  - ✓ IQ testing
  - ✓ Case management reports
  - ✓ Vocational assessments
  - ✓ Medications
  - ✓ Medical records
  - ✓ Additional evaluations/testing required by the SSA.
- \*Information should be current and relevant.  
\*This list is not all inclusive. The SSA office may ask for additional medical documentation not mentioned on this list.

- Includes:
- Medical
  - Psychological
  - Psychiatric
  - OT/PT/Speech
  - Neurological

- X-rays
- MRI results
- CT scans
- Lab results

The SSA office will contact your medical provider and request your medical records.

The SSA will send notice by mail if they have scheduled an evaluation. If unable to attend the appointment, you must call to reschedule ASAP.

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The SSA has a five-step process to determine disability (for both SSI and SSDI)

1. Is the applicant working at a "Substantial Gainful" level?

Yes - Denied

No - Go to step 2

Are they capable of earning \$1310/month?

2. Does the applicant have a severe impairment?

Yes - Go to step 3

No - Denied

Does the impairment significantly limit the applicant's physical or mental ability to do basic work activities?

3. Does impairment meet or equal the listing?

Yes - Approved

No - Go to step 4

SSA has a categorized list of illnesses/conditions. If the applicant meets or equals the severity criteria outlined on the listings, they will be approved for benefits.

4. Does the impairment allow for past relevant work?

Yes - Denied

No - Go to step 5

Does the applicant have a work history? Can they perform work done in the past?

5. Does the impairment allow for any other work?

Yes - Denied

No - Approved

What happens if I am denied?

- You will be notified by mail
- You have the right to appeal
- You should contact an attorney who specializes in social security benefits as there are deadlines and time frames.

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# FAQs

## 1. When can you start the application process?

- Although you can apply on the first day of the month your child turns 18, our recommendation is that you wait until your child's 18<sup>th</sup> birthday.

## 2. How long does it take to get approved for benefits?

- It takes at least 6 months or longer to get approved/denied for benefits.

## 3. Do I have to be my adult child's guardian to apply for benefits?

- No, you do not need to be their legal guardian to help them apply for benefits.

## 4. Will the Social Security Administration recognize a valid Power of Attorney (POA)?

- No, the SSA does not recognize POAs.

## 5. How will I be able to manage my adult child's benefits?

- During the application process, you can apply to become the Representative Payee. You will need to provide a letter from a doctor stating that your child is unable to manage their own finances. The SSA may schedule an evaluation to determine whether appointing a Representative Payee is appropriate.

## 6. My child lives with me, who should I include on the application?

- If your child is 18 or older and lives in the family home, they are considered a "household of one." Your child is the only applicant and household member listed.

## 7. Should I be charging my adult child rent or room and board?

- It is highly recommended that you charge your adult child rent or room and board. The SSA expects anyone over the age of 18 to be responsible for their living expenses. If your adult child is not paying rent, the SSA office will consider that as "in kind" income and will automatically reduce their SSI benefit by 33%. You can avoid this by entering into a written lease or room and board

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agreement with your adult child and taking the agreed upon amount out of their bank account every month. You will need to submit a copy of document to the SSA office when applying for benefits. Keep receipts.

**8. Once my adult child starts collecting SSI benefits, how much money can they have in the bank?**

- Never let the total balance of any accounts exceed \$2000.

**9. Do you have to apply for Medicaid separately?**

- Maybe. If your child is approved for SSI, they will automatically get Medicaid. If your child is approved for SSDI, you will have to apply for Medicaid separately. If they are approved for SSDI, they may not qualify for Medicaid or they may have a spend down.

**10. Can I choose between receiving SSI and SSDI?**

- No, the SSA determines which program your adult child is eligible for. SSI is always the payor of last resort. If your child is receiving SSI, and one or both parents either passes away, retires and begins collecting social security, or becomes disabled and begins collecting social security disability, the adult child's SSI will be terminated and they will begin collecting SSDI off of the qualifying parent's work record. This may affect Medicaid eligibility.

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