



QUALIFYING FOR SUPPLEMENTAL SECURITY INCOME AS AN ADULT WITH ASD

There are several different government programs that help to support and care for individuals who are not able to support and care for themselves. Eligibility for these programs needs to be established; it is not a given. The following article explains one government benefit – Supplemental Security Income (SSI). You may also want to read other articles within the CAR Autism Roadmap™ to learn about Social Security Disability Insurance (SSDI) and Medicaid.

Supplemental Security Income (SSI) is a financial benefit funded by tax revenues to help aged, blind, and disabled people, who have little or no income. It provides cash to meet basic needs for food, clothing, and shelter.

An adult with a disability can be eligible for SSI by meeting the following conditions:

- age 18 years or older
- unable to work/disabled
- earns less than \$1,000.00 per month

You can apply for SSI by contacting your local Social Security Administration (SSA) field office. You may apply by:

- completing the application online, or
- calling for an appointment and applying at your local SSA office, or
- applying over the phone at 1-800-772-1213; if you are deaf or hard of hearing, you can call TTY 1-800-325-0778

An adult with a disability may apply, or the adult may appoint a representative (a parent, for example) to assist in the application process.

Proving Disability

To verify your inability to work, you will need to prove that you have a disability.

The federal government defines “disabled” as someone who is:

“Unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than twelve months.”

To prove that you are disabled, you will need to provide the SSA field office with the following information:

- description of the impairment(s)/disability
- who and where you are being treated for the disability
- any other information that relates to the disability

The local field office then sends the information to a Disability Determination Services (DDS) office to evaluate the disability. The DDS offices are state agencies that are responsible for gathering medical information and making the initial decision about whether the applicant is disabled. (Though state agencies, these offices are funded by the federal government.)

Usually, the DDS gathers evidence from the applicant’s own medical sources. If that evidence is unavailable or insufficient to make a determination, the DDS will arrange for an independent evaluation for a consultative examination (CE) to obtain the additional information needed.

After all the information is collected, the decision about disability is made at the state DDS office, and the case is sent back to the local SSA office for next steps.

Proving Financial Eligibility

A means-test will be used to determine your financial eligibility. The government will check your personal finances and may request detailed records, past tax filings, and other paperwork. Individuals who qualify for SSI own few resources. There are strict limits on the assets an individual may have. For example, your assets may not exceed the following limits:

- savings and/or checking accounts totaling up to \$2,000
- life insurance with a face value of up to \$1,500
- burial funds up to \$1,500 (or irrevocable pre-paid funeral expenses; burial

plots for immediate family are also allowed)

- one car of a reasonable value so long as it is used for your household's transportation needs
- furniture and household goods of reasonable value
- a house or condo, regardless of its value, as long as you live there

The SSA does not count the following income when deciding SSI eligibility:

- the first \$20 per month of most income from any source
- the first \$65 per month of most earned income, and half of any earned income more than \$65 per month
- food stamps
- home energy assistance under certain conditions
- food, clothing, and shelter from certain private non-profit organizations approved by the local SSA office
- funds within a qualifying special needs trust held for the benefit of an individual with a disability

If you have sold assets or made gifts to individuals in an attempt to become financially eligible for SSI, you will not be allowed SSI benefits.

Also, if a parent pays "child support" to a former spouse which is to be for the benefit of an adult child with a disability, the child support is an asset of the child and will be considered when determining the adult child's financial eligibility for SSI, regardless of if the support was paid to the child's other parent. (However, placing the support funds in a qualifying special needs trust may keep the funds from counting toward the adult child's income for purposes of SSI.)

Conclusion

If you are at least 18 and are found to be disabled and financially eligible for SSI, your local SSA field office will calculate your benefit amount and begin paying benefits to you. If you are found ineligible, you may appeal that determination with the local SSA.

Related Articles:

- [Social Security Disability Insurance for Adults with Disabilities](#)
- [Medicaid for Adults with Disabilities](#)

- [Special Needs Trusts](#)

Additional Resources:

- [SSI Application Process and Applicants' Rights](#)
- [Disability Determination Process](#)
- [How Someone Can Help You with Your SSI](#)
- [Search for Your Local SSA Office](#)
- [What is Supplemental Security Income? Benefits and How to Apply](#)

The Center for Autism Research and The Children's Hospital of Philadelphia do not endorse or recommend any specific person or organization or form of treatment . The information included within the CAR Autism Roadmap & trade; and CAR Resource Directory & trade; should not be considered medical advice and should serve only as a guide to resources publicly and privately available . Choosing a treatment, course of action, and/or a resource is a personal decision, which should take into account each individual's and family's particular circumstances .