

Social Security: With You Through Life's Journey... Understanding Social Security and Supplemental Security Income for Children



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Produced at U.S. taxpayer expense



We're with you from Day 1.



We're with you when you start work.



We're with you for your wedding.



We're With You If The Unexpected Happens



We're There If You Lose A Loved One



We Wouldn't Miss Your Retirement Party



We'll Be Here For Your Family In The Future

We're With You Through Life's Journey



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APRIL IS NATIONAL SOCIAL SECURITY MONTH

Other Income

Savings & Investments

Pension

Social Security



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my Social Security

Check out your Social Security Statement, change your address & manage your benefits online today.



Putting you in control...

Learn what you can do online

Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

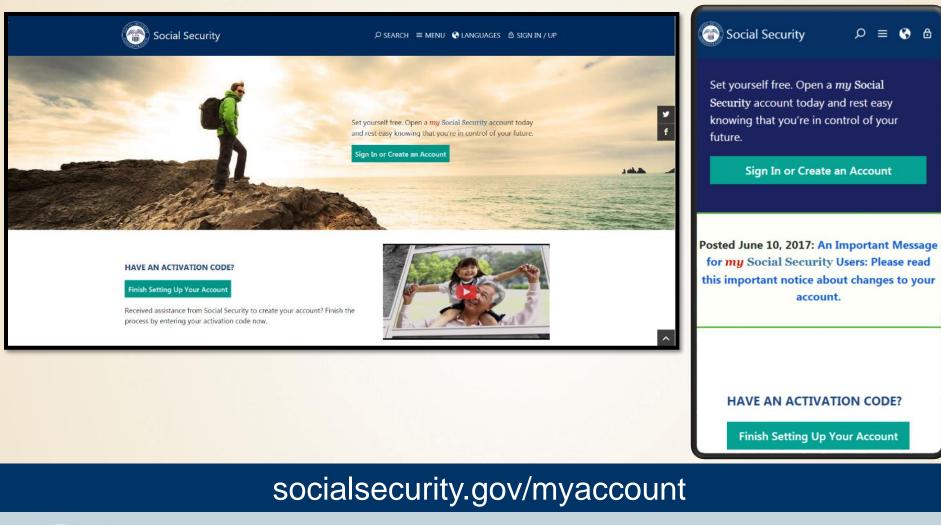
Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.

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SUPPLEMENTAL SECURITY INCOME

- What is Supplemental Security Income (SSI)?
 - SSI is a monthly cash benefits program based on need administered by the Social Security Administration.
- Who is eligible for SSI?
 - In order to receive SSI, you must be:
 - Age 65 and older, or
 - Blind or disabled, regardless of age, and
 - Be a U.S. Citizen or Lawfully Admitted Resident, and
 - Have limited income, and
 - Have limited resources (<\$2,000 for an individual or <\$3,000 for a couple)
- How do I apply for SSI?
 - You will need to complete an Application for SSI (in person or by phone), and a Child Disability Report (in person, by phone or online)

www.ssa.gov/benefits/ssi/



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INCOME AND RESOURCES

- Income:
 - Earned, e.g. wages (\$gross earned income \$65/2= \$countable earned income)
 - Unearned, e.g. Social Security, Pension, Unemployment Benefits, etc. (\$unearned income - \$20 = \$countable unearned income)
 - In-Kind Support and Maintenance, e.g. someone paying rent to landlord (Presumed Maximum Value)
- Resources:
 - Cash
 - personal property that may readily be converted to cash, e.g. bank accounts, investments, real estate, savings bonds, stocks, etc.

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LIVING ARRANGEMENTS

• IN NEW JERSEY:

Category	2019 total monthly payment
Person living alone or with others in own household	\$802.25
Person living with spouse who is not eligible for SSI	\$924.00
Person living in someone else's household and receiving support and maintenance	\$558.31
Person living in licensed residential health care facility	\$981.05
Person living in public general hospital or Medicaid-approved long-term health facility	\$50.00
Couple living alone or with others in own household	\$1,182.36
Couple living in someone else's household and receiving support and maintenance	\$864.43
Couple living in licensed residential health care facility	\$1,895.36

www.ssa.gov/pubs/EN-05-11148.pdf



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HOW DOES A CHILD QUALIFY FOR SSI?

- A child < age 18 may qualify for SSI if he or she is:
 - Blind or disabled, and
 - A U.S. citizen or Lawfully Admitted Resident, and
 - Has limited income, including the income of his or her parent(s), and
 - Has limited resources, including the resources of his or her parent(s)
 - Including, but not limited to, cash, bank accounts, investments, life insurance policies with cash surrender values, property (not including home in which applicant resides), etc.
 - NOTE: INELIGIBLE CHILD(REN) ALLOCATION
- After age 18, the child is considered an adult:
 - Parental income and resources no longer are considered.



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SOCIAL SECURITY

- What is Social Security?
 - Social Security is a monthly cash benefits program based on work credited under the Federal Insurance Contributions Act.
 - Social Security pays benefits under the Retirement, Disability, and Survivors programs.
- Who is eligible for Social Security?
 - In order to receive Social Security, a worker must be:
 - Age 62 and older, with at least 40 quarters of coverage (ten years work) or
 - Blind or disabled, regardless of age, with requisite years of work, and
 - Be a U.S. Citizen or Lawfully Admitted Resident.
 - When a worker begins receiving Social Security, certain family members also may be entitled to a monthly cash benefit, including:
 - Current or former spouse
 - Children

www.ssa.gov/benefits/





HOW DOES A CHILD QUALIFY FOR SOCIAL SECURITY?

A child must have a parent who:

- is disabled or retired, and entitled to Social Security benefits; or
- died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12); or
- 18 or older and disabled. (The disability must have started before age 22.)



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BLIND OR DISABLED

- The child must have a physical or mental condition(s) that very seriously limits his or her activities; and
- The condition(s) must have lasted, or be expected to last, at least 1 year or result in death.
- Adult Disability is the inability 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 12 months.
- We consider you to be blind if your vision can't be corrected to better than 20/200 in your better eye or if your visual field is 20 degrees or less in your better eye for a period that lasted or is expected to last at least 12 months.



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DISABILITY EVALUATION UNDER SOCIAL SECURITY

Also known as "The Social Security Blue Book"

- Provides physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration
- Explains how each program works, and provides information to help health professionals make sound and prompt determinations and decisions on disability claims
- Lists specific criteria under which claimants who suffer from a disabling condition can qualify for Social Security disability benefits.

www.ssa.gov/disability/professionals/bluebook



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EXAMPLE – AUTISM SPECTRUM DISORDER

B. Which mental disorders do we evaluate under each listing category for children?

8. Autism spectrum disorder (112.10).

These disorders are characterized by qualitative deficits in the development of reciprocal social interaction, verbal and nonverbal communication skills, and symbolic or imaginative play; restricted repetitive and stereotyped patterns of behavior, interests, and activities; and stagnation of development or loss of acquired skills. Symptoms and signs may include, but are not limited to, abnormalities and unevenness in the development of cognitive skills; unusual responses to sensory stimuli; and behavioral difficulties, including hyperactivity, short attention span, impulsivity, aggressiveness, or self-injurious actions.

Examples of disorders that we evaluate in this category include autism spectrum disorder with or without accompanying intellectual impairment, and autism spectrum disorder with or without accompanying language impairment.

This category does not include the mental disorders that we evaluate under neurocognitive disorders (<u>112.02</u>), intellectual disorder (<u>112.05</u>), and neurodevelopmental disorders (<u>112.11</u>).

112.10 Autism spectrum disorder (see <u>112.00B8</u>), for children age 3 to attainment of age 18), satisfied by A and B:

A. Medical documentation of <u>both</u> of the following: Qualitative deficits in verbal communication, nonverbal communication, and social interaction; and Significantly restricted, repetitive patterns of behavior, interests, or activities.

AND

B. Extreme limitation of one, or marked limitation of two, of the following areas of mental functioning (see <u>112.00F</u>):

Understand, remember, or apply information (see <u>112.00E1</u>).

Interact with others (see 112.00E2).

Concentrate, persist, or maintain pace (see <u>112.00E3</u>). Adapt or manage oneself (see <u>112.00E4</u>).

www.ssa.gov/disability/professionals/bluebook/112.00-MentalDisorders-Childhood.htm#112_00B6





EVIDENCE

- Medical:
 - Existence of impairment
 - Severity
- Non-medical:
 - School Report, e.g. Individualized Family Service Plan or Individualized Education Plan
 - Reports or letters from social service programs or caseworkers

www.ssa.gov/disability/professionals/bluebook/evidentiary.htm



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MEDICAL EVIDENCE

- For all claims, the Acceptable Medical Sources (AMS) list includes licensed:
 - Physicians (medical or osteopathic doctors)
 - Psychologists (at the independent practice level)
 - School psychologists (for impairments of intellectual disability, learning disabilities, and borderline intellectual functioning only)
 - May have alternative titles and certification instead of licensure
 - Optometrists (for impairments of visual disorders, or measurement of visual acuity and visual fields only)
 - Podiatrists (for impairments of the foot, or foot and ankle only)
 - Speech-language pathologists (for speech or language impairments only)
 - May have certification instead of licensure
- For claims filed on or after 3/27/17, the AMS list also includes licensed:
 - o Advanced Practice Registered Nurses (APRN) (for impairments within the licensed scope of practice)
 - May have alternative titles, such as Advanced Practice Nurse (APN) or Advanced Practice Registered Nurses (APRN)
 - Includes:
 - Certified Nurse Midwife (CNM)
 - Nurse Practitioner (NP)
 - Certified Registered Nurse Anesthetist (CRNA)
 - Clinical Nurse Specialist (CNS)
 - Audiologists (for impairments of hearing loss, auditory processing disorders, and balance disorders within the licensed scope of practice only)
 - Physician Assistants (for impairments within the licensed scope of practice)

www.ssa.gov/disability/professionals/bluebook/revisions-rules.html



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CONSULTATIVE EXAM

In addition to other requirements, claims for children under age 18, include a statement about the child's impairment-related limitations and restrictions (as compared to children his or her age who do not have impairments) in:

- acquiring and using information;
- attending and completing tasks;
- interacting and relating with others;
- moving about and manipulating objects;
- caring for yourself; and
- heath and physical well-being; and

the consultant 's consideration, and some explanation or comment on, the claimant's major complaint(s) and any other abnormalities found during the history and examination or reported from the laboratory tests. The history, examination, evaluation of laboratory test results, and the conclusions will represent the information provided by the consultant who signs the report.



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NOTIFICATION

- Approval
 - Notice of Award
- Denial
 - Notice of Denial
- Appeals Rights: (60 Days from Date of Receipt)
 - Reconsideration
 - Hearing
 - Appeals Council
 - Civil Suit

www.ssa.gov/benefits/disability/appeal.html/



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WHAT TO EXPECT AFTER AWARD

- Representative Payee (Social Security and SSI)
 - Age 18, or medically required (capability)
- Continuing Disability Review (Social Security and SSI)
 - Recurring medical review
 - Age 18, and every 3, 5 or 7 years
- Redetermination (SSI)
 - Recurring technical review (living arrangements, income, resources, etc.)
 - Age 18 child and parent(s) income and resources
 - Are there siblings < Age 18 not receiving SSI?
 - Age 18 individual's income and resources
 - Does the individual contribute to household expenses?
- Work Incentives
 - Student Earned Income Exclusion
 - < Age 22

www.ssa.gov/redbook/index.html



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PUBLICATIONS – PRINT/ONLINE

Benefits For Children With Disabilities, 05-10026, ICN 455360, January 2019 www.ssa.gov/pubs/EN-05-10026.pdf

Benefits For Children, 05-10085, ICN 468550, March 2018 www.ssa.gov/pubs/EN-05-10085.pdf

What You Need to Know About Your Supplemental Security Income (SSI) When You Turn 18, 05-11005, ICN 480260, August 2018 www.ssa.gov/pubs/EN-05-11005.pdf

What You Need To Know When You Get Supplemental Security Income (SSI), 05-11011, ICN 480265, May 2018 www.ssa.gov/pubs/EN-05-11011.pdf

www.ssa.gov/pubs/



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PUBLICATIONS - ONLINE

SSI Spotlights www.ssa.gov/ssi/links-to-spotlights.htm

Disability Evaluation Under Social Security - Listing of Impairments - Childhood Listings www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm

Childhood Disability: Supplemental Security Income Program (A Guide for School Professionals) www.ssa.gov/disability/professionals/childhoodssi-pub049.htm

Childhood Disability: Supplemental Security Income Program (A Guide for Physicians and Other Health Care Professionals) www.ssa.gov/disability/professionals/childhoodssi-pub048.htm

SSI Child Disability Starter Kit (for children under age 18) www.ssa.gov/disability/disability_starter_kits_child_eng.htm

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