SSI and Social Security Disability

SSI stands for the Supplemental Security Income program run by the <u>Social Security Administration</u>. SSI provides a monthly check for aged, blind, or disabled persons who are needy, and who cannot work. SSI pays a low income individual \$710 per month or a couple \$1066 per month (as of 2013). You must have little money or property (up to \$2,000 for a single person and \$3,000 for a couple) along with being aged, blind, or disabled. Your house does not count.

What is the difference between SSI and Social Security?

Social Security disability benefits are available for disabled workers who have paid in enough money to the Social Security fund over enough quarters to have insured status. SSI has no work history requirement. Some people who have a small amount of Social Security disability coverage will also be able to get a check for SSI.

What do they mean by disabled?

The test for disability is the same for Social Security and SSI. Basically you must have a medical or mental health problem which keeps you from working full-time for at least a year. When you apply for disability, Social Security checks to see if you are working. Social Security will look at the medical condition to see if it is "severe." A severe condition must be expected to result in death or last a year before they consider you disabled.

How to apply

Any citizen or legal permanent resident can apply for SSI benefits at a local Social Security District Office.

A claims representative will assist you in filling out the application. You do not need to personally fill the entire form out. A friend or relative can help you, but you must sign it unless you are mentally or physically unable to sign your name. The application form asks information such as:

- When you last worked.
- The nature of your condition.
- What doctors and hospitals treated you.
- Medications you are taking.
- Information about income and resources.

The application form is sent to the Disability Determinations Service in Boise, who recommend disability decisions for the Social Security Administration.

Medicaid

You are eligible for Medicaid if you qualify for SSI, but you must file a separate application. An application for Social Security or SSI is not an application for Medicaid. Medicaid is a government run medical insurance program that pays for medical care. You should apply for Medicaid at your local Ldaho
Department of Health and Welfare Office at the same time as you apply for SSI.

How to Appeal

Most SSI disability applications are denied at first. If your application is denied you have 60 days to appeal. Forms are available at the local Social Security Office. If you are turned down at reconsideration, you can ask for a hearing in front of an Administrative Law Judge (ALJ). If the ALJ turns you down, you may appeal to the Appeals Council in Washington D.C. and then to Federal Court.

Do You Need An Attorney?

If you are denied disability benefits and feel that you are disabled, you should see an attorney. Idaho Legal Aid Services, Inc. represents hundreds of claimants for SSI disability. Your chances of winning an SSI appeal are much better if you have an attorney.

How do I get an Attorney?

For SSI and Social Security Disability claims, contact the nearest <u>Idaho Legal Aid Services Office</u>, or the National Organization of Social Security Claimant's Representatives, (800) 431-2804, or the Idaho State Bar, (208) 334-4500, to receive a referral.

Click the following link to access a guidebook to Disability Benefits prepared by the Social Security Administration: http://www.ssa.gov/pubs/EN-05-10029.pdf