



Supplemental Security Income (SSI)

**for Transitioning
Foster Youth**



What is SSI?

Supplemental Security Income (SSI) is a needs-based program, administered by the U.S. Social Security Administration that gives cash aid to blind and disabled people (and people over 65) who have limited income and resources. Children, youth and adults can receive SSI. SSI provides a monthly cash benefit and Medi-Cal to help meet basic living expenses. The amount of the cash aid depends on your income and living situation.

If you think you have a physical disability, you should consider applying for SSI. You should also consider applying if you have trouble learning, or if you have anxiety or depression that makes it very difficult for you to do things that other youth your age do.



How Can SSI Help Me?



SSI can help pay for basic living expenses, like rent, food and medical care. The amount of the check depends on how much money you have and your living situation. In California, people who receive SSI also receive Medi-Cal benefits and do not have to pay a co-pay when they see the doctor. This makes it easier to get the health care you need.

Who Can Get SSI?



You can qualify if you meet the Social Security Administration's (SSA) definition of disability and do not have income or resources which exceed the limits. Income includes things like money from a job, pensions and some types of foster care payments. Resources include items such as real estate, bank accounts, cash, stocks and bonds. In order to receive SSI, you must also be a United States citizen or a qualifying immigrant.

Can I Keep Getting SSI Benefits After I Turn 18?



If you received SSI while in foster care, you may be able to continue receiving SSI after you transition out of care. Counties are required to help you keep your SSI benefits after you leave foster care, if possible. If you are already receiving SSI when you turn 18, the Social Security Administration (SSA) will ask for information about your

disability around the time you turn 18. SSA will decide whether you can still receive SSI under the adult rules for disability. This is called an "Age 18 Redetermination." For SSA to find that you can receive SSI as an adult, you must have a serious medical condition that keeps you from working.

What if I Decide I Don't Want SSI?

If you apply for SSI and are found eligible, it does not mean that you have to accept the benefit. If you begin to receive SSI benefits and then decide you do not want to receive them anymore, you are free to cancel them.

How Does an Age 18 Redetermination Work?

Around the time you turn 18, SSA will ask you to submit papers to show you are still disabled. Your county should help you with the application and can help you collect information from your doctors, therapists and school to show that you are disabled. If you have already left care, you can ask your county's Independent Living Program Coordinator for help.

SSA will also schedule an interview with you in person or over the phone to ask you questions about your income, living arrangements and disability.

While SSA is deciding whether you will get SSI payments as an adult, you will keep getting your monthly checks. If SSA decides you still qualify, you will continue getting checks.

If SSA decides you do not qualify as a disabled adult, they will send you a letter telling you that you do not qualify. The letter will also tell you that you can ask SSA to reconsider their decision. This is called an appeal. You can choose to continue receiving benefits during the appeals process, but, if you lose the appeal, you may have to pay back the benefits you received during your appeal.

For help with appeals, see the list of advocacy organizations on the back page of this brochure. If you do not ask SSA to reconsider, your benefits will stop in about two months. All the benefits you have received up to this time do not have to be paid back.

What Counts as Disabled?

To qualify as a disabled adult you must:

1. Have a medical condition that has lasted 12 months in a row or longer or that your doctor thinks will last for 12 months in a row or longer OR is expected to result in death; AND
2. Have a medical condition that keeps you from working or limits your work to only a few hours. If you are earning more than \$900 a month (before deductions) when you apply, you may not be considered disabled. The \$900 per month figure changes every year. Note: This does not apply to blind people; AND
3. Have a medical condition that is serious. SSA has a list of medical conditions that are serious enough to qualify you for benefits. SSA will help you to get evidence from doctors, therapists and professionals at your school to show that you are disabled. This includes:
 - * Names, addresses and phone numbers of doctors, hospitals and institutions you visited and dates you went.
 - * Names of medications you are taking.
 - * Medical records from your doctors, therapists, clinics, hospitals and caseworkers, including test results.
 - * Names, addresses and phone numbers of the school you are attending or most recently attended.

Can I Work and Get SSI?

You can work and still get SSI, as long as you do not earn too much money. SSA will count some of the money you earn and reduce your check by that amount. But you can keep a lot of the money you earn without getting less SSI.

If you have a job, SSA will not count the first \$65 you earn each month AND will not count half of the rest of the money you earn each month. For example, if you earn \$800 a month, your check will go down by \$367.50. If you are a student, SSA may not count some of your scholarships and income.



Can I Save Money and Still Get SSI?



You can save some money and still get SSI.

The amount you save will determine whether you can receive SSI.

If you have more than \$2,000 saved, you will not qualify.

Can I Receive SSI and Other Benefits at the Same Time?

If you receive SSI, you automatically get Medi-Cal and you will not have to pay a co-pay when you visit the doctor or get a prescription medicine. You cannot receive CalWORKs and SSI at the same time or food stamps and SSI at the same time. If you have food stamps or CalWORKs and think you might be eligible for SSI, you should apply because you will probably get more money from SSI than from these other programs. When you receive SSI, other people you live with, including your children, may still get food stamps and CalWORKs.

What Happens to My SSI if I Live With Other People?

If you do not share living expenses with your roommates, you should tell SSA, so your benefit will not go down. Your roommate's income(s) should not be counted as your income if you do not share expenses. Your roommates can still get benefits like CalWORKs and food stamps when you are getting SSI.



Will I Receive My Own SSI Benefits After I Turn 18?

If you are under 18, you probably will not receive your SSI check yourself. A person called a "representative payee"—which can be your relative, a friend, or the county—gets the check.



The payee must use the check to pay for things you need, like medical care not covered by Medi-Cal, rent, clothes and food. Most youth can receive their own SSI check after they turn 18.

If the county was your representative payee, the county should help you get your own check after you turn 18. The county can also help you find another responsible adult to be your representative payee, if needed.

What is a Dedicated Account?

After you apply for SSI, it can take a long time for SSA to decide if you are eligible. If you are found eligible, you will likely get payment for the time you were waiting for a decision. If it takes six or more months for SSA to decide, your payee will put the money from those months of waiting into an account called a "dedicated account." This money can only be used for certain things, like medical care and equipment, education and job training. Your payee must keep records of how the dedicated account money is spent.

Once you begin receiving monthly benefits, your SSI benefits should be used to pay for the costs of food, clothing, shelter and other needs. Any money that is left over should be put into a bank account. After you turn 18, any money left in the account should be given to you.

What Happens to My SSI if I Get Married?

If you get married, you must tell SSA. They will count some of the money your husband or wife earns in deciding whether you are still eligible. They will also look at how much money your spouse has saved. You and your spouse together must have less than \$3,000 saved in order to qualify. If your husband or wife is also receiving SSI, your check may be less after you get married.



What Happens to My SSI if I Move?

Make sure to tell SSA your new address, so that you will receive important notices from them. You can tell the SSA about your new address on the Internet or on the phone, as well as in person. If you move out of California, your monthly payment will probably be lower.

CONTACTS

Who Can I Contact if I Have Questions About SSI?

- Your county social worker
- The California Department of Social Services
Foster Care Ombudsman's Office
(877) 846-1602
- The Social Security Administration
1-800-772-1213 between 7:00 a.m. & 7:00 p.m.
Monday through Friday
If you have difficulty hearing call TTY 800-325-0778
You can also visit SSA's Web site at www.ssa.gov.

Other private agencies you can contact for help are:

Protection & Advocacy (800) 776-5746
Bay Area Legal Aid (800) 551-5554
Legal Services of Northern CA (916) 551-2150
Disability Rights Advocates (510) 665-8644
Legal Aid Foundation of Los Angeles . . (213) 640-3901
The Alliance for Children's Rights (213) 368-6010

County Contact Information



STATE OF CALIFORNIA
HEALTH AND HUMAN SERVICES AGENCY
DEPARTMENT OF SOCIAL SERVICES