



# Social Security

## A Guide To Supplemental Security Income (SSI) For Groups And Organizations

[www.socialsecurity.gov](http://www.socialsecurity.gov)

## Contacting Social Security

### Visit our website

Our website, [www.socialsecurity.gov](http://www.socialsecurity.gov), is a valuable resource for information about all of Social Security's programs. At our website you also can:

- Apply for benefits;
- Get the address of your local Social Security office; and
- Get forms to request important documents, such as a *Social Security Statement*, a replacement Social Security or Medicare card or a letter to confirm your benefit amount.

### Call our 1-800 number

In addition to using our website, you also can call toll-free at **1-800-772-1213**. We can answer specific questions and provide information by automated phone service 24 hours a day. If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

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## A guide to Supplemental Security Income (SSI) for groups and organizations

More than six million people currently get monthly payments from the Supplemental Security Income (SSI) program. There are many other people who may qualify, but have not applied. You can help us tell elderly, blind and disabled people who have little income or resources about SSI.

### About this booklet

SSI is a federal program that gives monthly payments to people who are age 65 or older or are blind or have a disability and who have low income and few resources (things owned).

This booklet explains the SSI program. It is designed to help institutions, groups and organizations that have contact with potential or current SSI recipients.

The Social Security Administration runs the SSI program. Social Security decides who is eligible, makes payments and keeps a master record of recipients. Even though Social Security runs the program, SSI is not Social Security. SSI is financed by U.S. Treasury general funds, not the Social Security trust funds.

You can find a more general description of the SSI program in the publication, *Supplemental Security Income (SSI)* (Publication No. 05-11000). Social Security also has another publication, *You May Be Able To Get Supplemental Security Income (SSI)* (Publication No. 05-11069).

## How institutions, groups and organizations can help

You can help spread the word about SSI to people who might be able to get payments.

Sometimes, people are afraid of dealing with “the government.” Organizations can help calm these fears by assisting people as they apply and wait for a decision. Organizations can provide transportation to interviews, and help people gather information needed to apply (see pages 19-20) or get medical evidence. You also can help them complete part of their SSI disability application online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

### Help the homeless

SSI can help a homeless person get housing by providing monthly payments, but a person does not need a home to get SSI. Social Security can make arrangements to give SSI payments to the homeless. An organization can be a mail drop letting the homeless person pick up checks or other important Social Security information at the organization’s address.

### Be a representative payee

Some people can get SSI but cannot manage their money, so a representative payee gets their SSI payments on their behalf. Representative payees are responsible for using SSI payments on behalf of the recipients to provide for their care and well-being.

Some organizations that serve as payee for five or more beneficiaries are allowed to charge a fee for their payee services if authorized by Social Security to do so. The allowed monthly fee is 10 percent of the monthly benefit or \$30, whichever is less. For more information about serving as a payee, ask Social Security for the publication, *A Guide For Representative Payees* (Publication No. 05-10076).

## **Pre-release agreements**

To help people make the transition to the community when they are released from a public or private facility such as a prison or mental institution, people can apply for SSI before being released, and an SSI payment can be made right after release. Institutions and Social Security enter into a pre-release agreement which can help these people receive SSI benefits soon after their release.

## **SSI payments while in an institution**

Most people who live in a public institution are not allowed to get a full SSI payment (see pages 18-19 for more information about public institutions). But, a person may continue to get full SSI payments during a temporary stay in a medical institution.

People who get SSI can get full payments if they need to pay expenses for their permanent home and a doctor certifies they are expected to be in the facility 90 days or less. They must give Social Security the doctor's certification by the 90th day after they enter the institution or the date of discharge, whichever is earlier.

Institutions and organizations can help people continue to get their correct SSI payment amounts by telling Social Security when they enter an institution (see pages 18-19 for more information).

## **Help for low-income Medicare beneficiaries**

If a person with low income and few resources is covered by Medicare, the state may pay the Medicare premiums and other out-of-pocket medical expenses such as deductibles and coinsurance. Only the state can decide. To find out, contact the state or local social services office or Medicaid agency. You can get more information from the publication, *Medicare*

*Savings Programs.* To get a copy, call the Medicare toll-free number, **1-800-MEDICARE (1-800-633-4227)**, or visit **[www.medicare.gov](http://www.medicare.gov)** on the Internet and click on "Publications."

## **For more information**

Visit our website at **[www.socialsecurity.gov](http://www.socialsecurity.gov)** or call toll-free **1-800-772-1213** for Social Security services and answers to your questions.

## **SSI payments and state services**

### **SSI payment rates**

In 2004, the highest federal SSI payment is \$564 a month for a person and \$846 a month for a couple. States may add money to the federal SSI payments.

States can let the federal government manage the state supplement, and the state pays the costs. One application covers both the federal and state payments.

States may change the payment amounts based on where and with whom people live. Also, the state may ignore additional amounts of income. (See the chart on the next page for a list of the maximum payment rates in states where the federal government manages the state supplements.)

Some states manage their own supplement. In those states, people must apply for the supplement with the state agency. States that manage their own supplement are Alabama, Alaska, Arizona, Colorado, Connecticut, Florida, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Maryland, Minnesota, Missouri, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Texas, Virginia, Washington, Wisconsin and Wyoming.

**Maximum payment amount to individual/couple living independently effective 1/2004**

<i>State</i>	<i>Elderly</i>	<i>Blind</i>	<i>Disabled</i>
California	\$790/ \$1,399	\$854/ \$1,619	\$790/ \$1,399
Delaware*	\$564/ \$846	\$564/ \$846	\$564/ \$846
Hawaii	\$564/ \$846	\$564/ \$846	\$564/ \$846
Iowa	\$564/ \$846	\$586/ \$890	\$564/ \$846
Massachusetts	\$692.82/ \$1,047.72	\$713.74/ \$1,427.48	\$678.39/ \$1,026.06
Michigan	\$564/ \$846	\$564/ \$846	\$564/ \$846
Montana*	\$564/ \$846	\$564/ \$846	\$564/ \$846
Nevada	\$600.40/ \$920.46	\$673.30/ \$1,220.60	\$564/ \$846
New Jersey	\$595.25/ \$871.36	\$595.25/ \$871.36	\$595.25/ \$871.36
New York	\$651/ \$950	\$651/ \$950	\$651/ \$950
Pennsylvania	\$591.40/ \$889.70	\$591.40/ \$889.70	\$591.40/ \$889.70
Rhode Island	\$621.35/ \$954.50	\$621.35/ \$954.50	\$621.35/ \$954.50
Utah	\$564/ \$850.60	\$564/ \$850.60	\$564/ \$850.60
Vermont	\$616.04/ \$944.88	\$616.04/ \$944.88	\$616.04/ \$944.88
Washington, D.C.	\$564/ \$846	\$564/ \$846	\$564/ \$846

\*Supplement available only to people in protective care arrangements.

## How we figure payment amounts

Before we begin paying someone SSI, we will send him or her a letter that tells when payments start and how much he or she will get.

The first SSI payment will be made for the first full month after the person applied or became eligible for SSI. The amount may not be the same every month. The amount depends on other income and living arrangements. We will tell the person in advance whenever we change the amount of the payment.

The SSI amount usually is based on the person's income from two months before. For example, a woman living in California gets a \$500 Social Security widow's payment and a \$270 SSI payment. In June, she buys a lottery scratch-off card and wins \$200 and reports that to the Social Security office. That means in August, her SSI payment will be reduced to \$70. In this example, her SSI payment will go back to \$270 in September.

The federal SSI payment will increase each year to keep up with the cost of living. These increases usually will be in the January payment, which is received at the end of December.

When a person becomes eligible again after being ineligible, a person's payment sometimes is prorated from the date the person becomes eligible through the end of the month. For example, a person who becomes eligible on the 10th day of the month will get an SSI payment based on the number of days from the 10th through the end of the month. The payment amount is figured according to the person's income and where and with whom he or she lives and is then prorated.

The base SSI payment is reduced by one-third if a person or couple is living in another person's home and getting food, shelter or other types of support

from that person. This reduction takes the place of setting the exact dollar value for the help. Support is any food, clothing or shelter that is given to someone, or is received because someone else pays for it.

## **State services**

In addition to the supplemental payments, the states provide people who get SSI with Medicaid and other services.

## **Interim payments**

Some states and local subdivisions make “interim assistance payments” to people while they wait for a decision on whether they can get SSI. The state or local government is reimbursed from the person’s first SSI payment.

## **Medicaid**

In most states, people who get SSI get Medicaid, which pays health care expenses.

In some states, Medicaid is available to a disabled child age 18 or younger who receives home care that costs the government less than institutional care. If someone gives away or sells personal items for less than what they are worth or the person is a beneficiary of a trust, it may affect Medicaid coverage. For more information about Medicaid, contact the state or local social services office or Medicaid agency.

## **Social services**

People who get SSI sometimes can get social services from the state, city or county. Depending on where the person lives, these may include homemaker services and arrangements for meals or transportation. More information is available at the local public assistance office or social services department.

## Food stamps

People who get SSI might be able to get food stamps. If a person lives in a home where everyone is applying for or getting SSI, the person can apply for food stamps at a Social Security office.

## Who is eligible for SSI?

### Who can get SSI?

People age 65 or older or disabled or blind who have low income and few resources (things owned), may be able to get SSI. Other requirements are on page 16. People of all ages can get SSI.

A person age 18 or older is considered disabled if a physical or mental condition (or combination of conditions) keeps the person from working and is expected to last at least 12 months or result in death.

A child under age 18 may be considered disabled if the child has a physical or mental condition (or combination of conditions) that results in “marked and severe functional limitations” and is expected to last at least 12 months or result in death. For more information about benefits for children, ask for the publication, *Benefits For Children With Disabilities* (Publication No. 05-10026).

A person is considered blind if he or she has vision no better than 20/200 or a limited visual field of 20 degrees or less in the better eye with the use of eye-glasses. A person whose sight is not poor enough to be considered blind may still qualify as disabled.

## What is income?

SSI considers “income” anything a person gets that can be used for food, clothing or shelter. It includes cash, checks and “gift” items received, such as food and shelter.

SSI divides income into two categories—earned and unearned. Earned income includes wages, net earnings from self-employment, certain royalties and money from sheltered workshops. Unearned income includes Social Security benefits, workers’ or veteran’s compensation, pensions, support and maintenance in kind, annuities, rent, interest and other income not earned.

In 2004, a person must have unearned income of less than \$584 a month to qualify for SSI. A couple can qualify if they have unearned income of less than \$866. Because a large portion of earned income is disregarded, a person who earns up to \$1,213 a month (\$1,777 for a couple) can still get a federal payment. (However, a person who is just now applying for SSI disability benefits and earns more than \$800 a month probably will not be able to get SSI.)

People who live in a state that adds money to the federal payment can get SSI even if they have more income (see the chart on page 6).

Income lowers the amount of an SSI payment. But not everything a person gets is income, and some things that are income do not count.

## What does not count as income?

- Medical care and services (including reimbursements and payment of health insurance premiums by others);
- Social services;
- Income from the sale, exchange or replacement of resources (these are considered resources);
- Income tax refunds;
- Insurance on charge accounts or other credit accounts;
- Proceeds of a loan;
- Bills paid by someone else for things other than food, clothing or shelter;
- Replacement of lost or stolen income;
- Home energy assistance;
- \$20 a month of earned or unearned income (except some types of unearned income based on need, such as certain veterans' pensions);
- \$65 a month of earned income plus one-half of earned income over \$65 a month or, if there is no unearned income, \$85 a month of earned income plus one-half of the rest;
- Food stamp assistance;
- Government refunds of taxes paid on real property or on food purchases;
- Assistance based on need from a state or local political subdivision or Indian tribe;
- Amounts for tuition and fees paid from grants, scholarships and fellowships;
- Home-grown produce consumed by the household;
- Irregular or infrequent earned income totaling no more than \$10 a month;
- Irregular or infrequent unearned income totaling no more than \$20 a month;

### ***What does not count as income? (continued)***

- Domestic commercial transportation tickets received as gifts and used;
- Payments for giving foster care to a child who is not getting SSI, but has been placed by an approved agency in the home of someone who gets SSI;
- One-third of any child support payments from the absent parent;
- Earnings (up to \$1,340 a month, but no more than \$5,410 a year) of a blind or disabled child who is a student under age 22;
- Grants or loans to students from the Department of Education's or Bureau of Indian Affairs' educational programs;
- Income needed by a blind or disabled person for an approved "plan for achieving self-support" (see pages 25-26);
- The cost of a blind person's work expenses;
- Wages used to pay for items or services that help a disabled person work (see pages 24-25);
- Housing assistance from most federal housing programs;
- Compensation to volunteers from ACTION programs run by state and local subdivisions;
- Restitution payments made by the U.S. government to Japanese-Americans and Aleuts who were interned or relocated during World War II;
- Payments made by the Austrian government under paragraphs 500-506 of the Austrian General Social Insurance Act;
- Agent Orange settlement payments;
- Reparations payments received by Holocaust survivors from the Federal Republic of Germany;
- Earned income tax credit payments;

### ***What does not count as income? (continued)***

- Netherlands WUV payments to victims of persecution during the German and Japanese occupations of the Netherlands and the Dutch East Indies;
- Relocation assistance provided for federal or federally assisted projects or by state or local governments;
- Assistance furnished in connection with a Presidentially declared disaster and any interest earned on the assistance;
- Most federal judgment distribution payments and per capita payments of funds held in trust by the Secretary of the Interior made to members of Native American tribes, including purchases made with such payments;
- Up to \$2,000 annually of income that Native Americans get from their interests in trust or restricted Indian lands;
- Interest which is paid on excluded burial funds and left to accumulate;
- Any interest earned and left to accumulate as part of the value of an excluded burial space purchase agreement;
- Food, clothing or shelter in a nonprofit retirement home or similar institution that is provided or paid for by a nonprofit organization that is not expressly obligated to do so;
- Food, clothing, shelter and home energy assistance provided by a private nonprofit organization if the assistance is based on need as certified by the state;
- Home energy assistance provided by certain home energy suppliers if the assistance is based on need and is certified by the state;
- Victims' compensation payments; and
- Payments from the Radiation Exposure Compensation trust fund.

## **Other income rules**

If only one member of a couple qualifies for SSI, part of the ineligible member's income may be considered the eligible spouse's as well.

If an eligible couple separates, each person is treated as an individual starting with the first month after they separate.

If an unmarried child under age 18 is living at home, some of the parents' income may be considered the child's income. Allowances are made for the parents and for other children living in the home. The remaining parental income is included with the child's to decide if the child can get SSI.

## **Resources (things owned)**

For a person to get SSI, the resources, or things a person owns, must be worth no more than \$2,000; a couple's resources can be worth up to \$3,000.

The higher limit applies to a couple even if only one member can get SSI. The couple's resources are counted as if both members are eligible.

If an eligible couple separates, each person will be treated as an individual starting with the first month after they separate.

If an unmarried child under age 18 is living at home and the parents' resources exceed \$3,000 (\$2,000 if only one parent), the excess may be considered the child's.

## What resources do not count?

We do not count everything a person owns when we decide whether a person can get SSI. We do not count the following:

- A home (and adjacent land) where a person lives;
- Personal effects or household goods with a total value of \$2,000 or less. If the total value is more than \$2,000, the amount over \$2,000 counts. The value is what an item can be sold for, less the amount of any legal debt against it;
- One car, usually;
- Life insurance policies with a total face value of \$1,500 or less per person;
- Burial plots or spaces for a person and immediate family;
- Burial funds of up to \$1,500 per person for a person and spouse if specifically set aside for burial (This amount will be reduced by the amount of any life insurance policy.);
- Property needed for a person's self-support. This includes property used in a trade or business or by the individual as an employee, nonbusiness income-producing property and property used to produce essential goods and services (like rental property or land used to produce food for home consumption);
- Things that a person who is blind or disabled needs for an approved "plan for achieving self-support" (see pages 25-26);
- Disaster assistance and certain native corporation stocks held by natives of Alaska;
- Any retroactive SSI payments or retroactive Social Security payments are not counted as resources for six months after they are received. This gives time to make purchases or payments on debts that went unpaid while waiting for the back payments. Any

retroactive payments left over after six months will count as a resource;

- Crime victims' compensation payments for nine months after they are received;
- State and local government relocation assistance for nine months after it is received; and
- Earned income tax credits in the month following the month they are received.

## **Other rules about resources**

A person who owns more than is allowed because of property that cannot be sold quickly may still be able to get SSI payments by signing an agreement to sell the excess resources.

If a person gives away or sells a resource for less than it is worth, there may be a period of ineligibility for SSI. The gift or sale also may make him or her ineligible for Medicaid coverage of nursing home services.

## **Other rules**

In addition to being age 65 or older, blind or disabled and meeting the limits on income and resources, a person must meet other requirements to qualify for SSI. Generally, you need to be a citizen to receive SSI, but there are some exceptions.

## **Residence and citizenship**

To get SSI, a person must live in the U.S. or the Northern Mariana Islands (except for children of military personnel and students temporarily abroad). U.S. citizens and nationals can get SSI, and sometimes noncitizens who are U.S. residents. Read the publication, *Supplemental Security Income (SSI) For Noncitizens* (Publication No. 05-11051) for more information.

## Sponsored noncitizens

Whether a sponsored noncitizen can get SSI depends on the income and resources of the sponsor, the sponsor's spouse and on the noncitizen's own resources and income. The resources and income of the sponsor (and the sponsor's spouse) are considered to be the noncitizen's and are counted when deciding whether the noncitizen can get SSI and the amount of payment.

For noncitizens whose sponsors signed legally enforceable affidavits of support on December 19, 1997, or later, the sponsor's income and resources may be counted until the noncitizen becomes a U.S. citizen or works 10 years. Contact us for more information about sponsor income.

## Leaving the United States

If someone leaves the 50 states, the District of Columbia or the Northern Mariana Islands for an entire calendar month, no payment can be made for that month. **For SSI, Puerto Rico is considered to be outside the United States and people who move to Puerto Rico cannot get SSI.**

Also, once a person has been outside the country for 30 or more days in a row, payments cannot start again until the person has been back in the United States, the District of Columbia or the Northern Mariana Islands for 30 days in a row. If a person is out of the country for less than a month, there is no change in the SSI payment.

## Applying for other benefits

People who get or apply for SSI must apply for any other cash benefits they might be able to get. People who get SSI might be able to get Social Security, too.

## Temporary Assistance for Needy Families (TANF)

The SSI program allows a person to get both SSI and TANF payments, but TANF is considered income for SSI purposes. However, most states will not pay TANF to SSI recipients. Check with the TANF agency in your state.

## Shared resources and income

The federal law does not require support by relatives. But, in deciding whether someone can get SSI, we consider a husband and wife who live together to be sharing their income and resources, and a child to be sharing their parents' income and resources.

## People in institutions

People who live in city or county rest homes, halfway houses, prisons or other public institutions usually cannot get SSI. But there are some exceptions.

- A person who lives in a publicly operated community residence that serves no more than 16 people may be able to get SSI.
- A person who lives in a public institution primarily to attend approved educational or vocational training provided in the institution may be able to get SSI if the training is designed to prepare the person for employment.
- If a person is in a public or private medical treatment facility and Medicaid is paying more than half the cost of his or her care, the person may be able to get SSI. A child in a public or private medical treatment facility may be able to get SSI if Medicaid or private insurance is paying more than half the cost of care. In these cases, the SSI payment is usually no more than \$30 a month, plus any additional money paid by the state.

- A person who lives in a public emergency shelter for the homeless can get SSI for up to six months during any nine-month period.
- Some people who get SSI and who were working before entering an institution may be able to keep getting SSI for the first two full months in the institution.
- A person who gets SSI may be able to keep getting it during a temporary stay in a medical institution if:
  - A doctor certifies that the person is expected to be in the institution three months or less; and
  - The person maintains and pays expenses associated with permanent living expenses.

We must have evidence of the above by the 90th day after the person enters the institution or by the date of discharge, whichever is earlier.

The children of military personnel stationed overseas may continue getting SSI if they were getting SSI in the month before the parent reported for overseas duty. Also, some students who were getting SSI in the month before they left the United States may keep getting SSI for up to 12 months while studying abroad.

## Information for people who get or apply for SSI

### Applying for SSI

People can apply for SSI by visiting a Social Security office or calling us for an appointment. Additionally, it is possible to complete a large part of an application for SSI disability benefits online at [www.socialsecurity.gov](http://www.socialsecurity.gov). Parents or guardians usually

can apply for a child under age 18. It is helpful to have the following information before applying:

- Social Security card or number;
- Birth certificate or other proof of age;
- Home information, such as a mortgage receipt or lease and landlord's name;
- Payroll slips, bank books, insurance policies, car registration, burial fund records and other information about income and resources;
- Names, addresses and telephone numbers of doctors, hospitals and clinics (if applying due to disability or blindness); and
- Proof of U.S. citizenship or noncitizen status.

People should apply even if they do not have all the things listed. We can help them get what is needed.

## How we handle SSI applications

The Social Security office takes applications and evaluates evidence of identity, income and resources. The office determines if a representative payee is needed and, if so, appoints one.

If the person applying seems to meet all the requirements and needs money right away due to an emergency, the Social Security office may issue an emergency advance payment. Usually we collect the amount of the advance payment from the SSI back-pay or the first six SSI payments. If, however, the person is not eligible for benefits, the advance payment may have to be repaid.

**For a person age 65 or older**, the Social Security office decides if he or she will get SSI.

**For a disabled or blind claimant** getting Social Security disability benefits, the Social Security office may make the SSI decision without a formal medical decision.

**For a disabled or blind claimant** not getting Social Security disability benefits, a formal medical decision is needed. It is made by the state disability determination service. The state agency reviews all medical evidence submitted and requests additional evidence if needed.

A person applying for SSI who has a very severe disability can be called “presumptively disabled” or “presumptively blind” and can get payments for up to six months while the state agency determines if the person is disabled or blind. These payments will not have to be paid back if the claimant is found not to be disabled or blind.

## **What to report**

A person who gets SSI (or his or her representative payee) must report all changes that might affect eligibility or payment. A change must be reported **within 10 days** after the month in which it occurs.

***NOTE:** If people do not report changes to us in a timely way, they can be penalized. With a penalty, they can lose money from their check. This amount is from \$25 up to \$100. If we find out that people gave us false information or withheld important information on purpose, we can stop their benefits from six to 24 months.*

*The kinds of things people must report to us are listed below.*

## **Everyone who gets SSI must report the following:**

- Changes in income, resources, living arrangements and marital status;
- If they enter or leave an institution;
- If their address changes;

- If they leave the United States or the Northern Mariana Islands (Puerto Rico is considered outside the U.S. for SSI purposes only, and people who move to Puerto Rico are ineligible for SSI.); and
- If they are fleeing to avoid prosecution, are fugitive felons or are violating a condition of probation or parole imposed under state or federal law.

**Married people who get SSI** must report changes in their spouse's income and resources.

**If the person getting SSI is a child younger than age 18** living with his or her parents, any change in the parents' income and the resources must be reported.

**People getting SSI who are blind or have a disability** must let Social Security know if they go to work, if they become self-employed or if their condition improves.

**Students between ages 18 and 22** must report if they start or stop going to school.

**The income of children who do not get SSI** may affect the amount of SSI payable to their parents or to a sibling getting SSI. Recipients must report changes in the income of children who live in their household. They must also report changes in the school attendance of children ages 18-22 and tell us when a child in the household reaches age 18 (or age 22 if a student).

**If a noncitizen has a sponsor**, the SSI recipient must report changes in the income and resources of the sponsor and the sponsor's spouse.

Someone should notify us if a person who gets SSI cannot manage money or dies. Reports can be made by phone, mail or in person at any Social Security office.

Social Security gives detailed reporting responsibilities to people who get or apply for SSI.

## Right to appeal

A person has the right to appeal a decision made about his or her SSI (except some state decisions).

There are four levels of appeal. The levels are:

- Reconsideration;
- Hearing;
- Appeals Council review; and
- Federal court.

If a person disagrees with the decision at one level, he or she has 60 days to appeal to the next level. For more information, ask for our publication, *Your Right To Question The Decision Made On Your Supplemental Security Income (SSI) Claim* (Publication No. 05-11008).

## SSI reviews

The law requires that we regularly review the case of each person getting SSI. This review is called a “redetermination.”

We will ask the person getting SSI to provide information about income, resources, bank accounts and where and with whom he or she lives. It is a good idea to keep bank account statements because they may be needed for the redetermination.

In some cases, the redetermination can be done by mail or telephone. In other cases, we will ask the person to visit the Social Security office for an interview. Local Social Security offices notify the person when it is time for his or her redetermination.

## Medical reviews

We review disability cases to be sure the person is still disabled. We may ask for new medical evidence and ask the person to have special exams or tests. The frequency of these medical reviews depends on how severe the impairment is and whether medical improvement is expected. A person whose medical condition is expected to improve usually has his or her case reviewed six to 18 months after payments start.

There are a variety of rules to encourage people who are blind or who have a disability to work. For more detailed information, get the publication, *Working While Disabled—How We Can Help* (Publication No. 05-10095).

## Helping people who get SSI go back to work

### Ticket to Work

Most people who get SSI because they are disabled or blind can get a “ticket” for vocational rehabilitation and other employment support services from an approved provider of their choice. A person using a ticket generally will not need to have a regularly scheduled medical review. For more information, ask for the publication, *Your Ticket To Work* (Publication No. 05-10061).

### Deductions for work expenses

In deciding whether a person who is disabled can get SSI and in figuring the SSI payment amount, some impairment-related work expenses can be deducted from earned income. Social Security must approve each deduction and the amount. The following work expenses usually are deductible:

- Wheelchairs, respirators, braces and other medical devices;
- Attendant care services, such as assistance going to and from work or an interpreter for the deaf;
- One-handed typewriters, telecommunications devices for the deaf and other work-related equipment;
- Regularly prescribed drugs and medical services needed to control a medical condition;
- Home modifications, such as ramps or railings outside the home that improve mobility; and
- Expendable medical supplies and other miscellaneous expenses.

Blind people who get SSI are allowed deductions from their earned income for work expenses in addition to those mentioned above. Examples are federal, state and Social Security taxes; guide dog expenses; routine transportation costs to and from work; and union dues. These work expenses will be deducted before figuring a blind recipient's SSI eligibility or payment amount.

## **Continuation of payments and Medicaid**

SSI payments may be paid to disabled persons even if they work. As earnings increase, the amount of the SSI payment is reduced. Even if a person's cash payments stop because of wages, the person may be able to keep Medicaid coverage.

## **Plan for achieving self-support**

Under a plan for achieving self-support, a person who is disabled or blind can set aside income and resources for a work goal. The funds must be used to pay for things needed to reach the goal, such as vocational training, education, purchasing work-related equipment or starting a business. The funds set aside

will not count in deciding whether a person can get SSI or how much he or she can receive.

The person must have a realistic work goal, a specific savings or spending plan, and must account for the money that is set aside. The person must follow the plan, but can negotiate revisions if needed.

A vocational counselor, social worker, employer, Social Security representative or anyone else may help a person develop this plan. Social Security will evaluate the plan and decide if it is acceptable.

It is important to remember that a person who currently does not have a plan may set realistic goals to become self-supporting. He or she may create a plan for achieving self-support to move toward those goals.

## **Quick benefit restart**

A person who returns to work but finds within five years that he or she cannot continue to work because of a disability can have benefits restarted without filing a new application. A person can get up to six months of provisional payments while we verify a disability still exists.

If we find that the person is still disabled, regular SSI payments will start if all other requirements are met.

If the person is not found to be disabled, these provisional payments usually do not need to be paid back.

## *Notes*

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## Notes

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