

# Supplemental Security Income (SSI)

## ADDITIONAL RESOURCES

For additional information on SSI, go to the Social Security Administration's website, [www.ssa.gov](http://www.ssa.gov), and select "Supplemental Security Income" from the pull-down menu.

A good overview of SSI is also available at [www.ssa.gov](http://www.ssa.gov) and search for "Understanding SSI."

The Social Security Administration's Disability Starter Kit is a tool designed to help individuals prepare to participate in a disability interview or complete an online application for benefits. More information is available at [www.ssa.gov/applyfordisability](http://www.ssa.gov/applyfordisability)

For more information on topics discussed in this fact sheet, contact

The Arc of Frederick County.  
Phone: 301-663-0909  
[www.arcfc.org](http://www.arcfc.org)



**Supplemental Security Income (SSI)** is a Federal program that provides cash benefits to eligible people with disabilities (or people who are over 65 years old), and who are also considered to be "low income" under the federal Social Security standards. SSI was designed to meet a person's food, clothing and shelter needs, although the monthly amount generally is insufficient to adequately cover those expenses.

- Both children and adults are eligible to receive SSI. However, eligibility for SSI for children under 18 years old is generally determined by considering the family's income and resources, meaning that the family must meet the "low income" standard.
- Eligibility for people who are 18 years of age or older is based only the individual's income and resources, even if the person lives with his or her family.
- All income is not countable for SSI purposes; however a person must have less than the maximum amount of SSI in countable monthly income to qualify. So, for example, a person must have less than \$674 in monthly **countable** income in 2009 to be eligible for SSI. There are work incentive programs that may allow a person to work and still receive SSI.
- Countable resources for an individual must be \$2000 or less.
- Individuals can receive up to \$674 per month in SSI benefits in 2009. These benefits have historically increased annually with a cost of living increase. The amount of each person's monthly SSI is determined based on their countable income.
- In order to be eligible for SSI, a person must meet all the SSI requirements, including the Social Security financial requirements, the Social Security definition of "disability" and other technical requirements.
- Receipt of even \$1 a month of SSI benefits entitles an individual to receive Medicaid health coverage in Maryland.

To apply for SSI, make an appointment at your local Social Security Administration (SSA) office or call toll free 1-800-772-1213 between 7 AM and 7 PM Monday through Friday (TTY 1-800-325-0778). Your local SSA office can be located at <http://www.ssa.gov/onlineservices>. Click on "Field Office Locator."