



# Social Security

## Benefits For Children With Disabilities

2009

[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 certain kinds of benefits;
- Get the address of your local Social Security office;
- Request important documents, such as a *Social Security Statement*, a replacement Medicare card or a letter to confirm your benefit amount; and
- Find copies of our publications.

### Call our toll-free number

In addition to using our website, you can call us toll-free at **1-800-772-1213**. We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. (You can use our automated response system to tell us a new address or request a replacement Medicare card.) If you are deaf or hard of hearing, you can call our TTY number, **1-800-325-0778**.

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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## Introduction

This booklet is for the parents, caregivers or representatives of children under age 18 who have disabilities that might make them eligible for Supplemental Security Income (SSI) payments. It is also for adults who became disabled in childhood and who might be entitled to Social Security Disability Insurance (SSDI) benefits. (We call this SSDI benefit a “child’s” benefit because it is paid on a parent’s Social Security earnings record.)

This booklet will help you decide if your child, or a child you know, might be eligible for SSI or Social Security.

## **Supplemental Security Income (SSI) payments for children with disabilities**

SSI makes monthly payments to people with low income and limited resources who are 65 or older, or blind or disabled. Your child under age 18 can qualify if he or she meets Social Security's definition of disability for children, and if his or her income and resources fall within the eligibility limits. The amount of the SSI payment is different from one state to another because some states add to the SSI payment. Your local Social Security office can tell you more about your state's total SSI payment.

### **SSI rules about income and resources**

When we decide if your child can get SSI, we consider your child's income and resources. We also consider the income and resources of family members living in the child's household. These rules apply if your child lives at home. They also apply if he or she is away at school but returns home from time to time and is subject to your control.

If your child's income and resources, or the income and resources of family members living in the child's household, are more

than the amount allowed, we will deny the child's application for SSI payments.

We limit the monthly SSI payment to \$30 when a child is in a medical facility where health insurance pays for his or her care.

## **SSI rules about disability**

Your child must meet all of the following requirements to be considered disabled and therefore eligible for SSI:

- The child must not be working and earning more than \$980 a month in 2009. (This earnings amount changes every year.) If he or she is working and earning that much money, we will find that your child is not disabled.
- The child must have a physical or mental condition, or a combination of conditions, that results in "marked and severe functional limitations." This means that the condition(s) must very seriously limit your child's activities.
- The child's condition(s) must have lasted, or be expected to last, at least 12 months; or must be expected to result in death.

If your child's condition(s) results in "marked and severe functional limitations" for at least 12 continuous months, we will find that your child is disabled. But if it does not result in

those limitations, or does not last for at least 12 months, we will find that your child is not disabled.

## **Providing information about your child's condition**

When you apply for benefits for your child, we will ask you for detailed information about the child's medical condition and how it affects his or her ability to function on a daily basis. We also will ask you to give permission for the doctors, teachers, therapists and other professionals who have information about your child's condition to send the information to us.

If you have any of your child's medical or school records, please bring them with you. This will help speed up the decision on your application.

## **What happens next?**

We send all of the information you give us to the Disability Determination Services in your state. Doctors and other trained staff in that state agency will review the information, and will request your child's medical and school records, and any other information needed to decide if your child is disabled.

If the state agency cannot make a disability decision using only the

medical information, school records and other facts they have, they may ask you to take your child for a medical examination or test. We will pay for the exam or test.

## **We may make immediate SSI payments to your child**

It can take three to five months for the state agency to decide if your child is disabled. However, we consider certain medical conditions so limiting that we expect any one of them to disable a child. In these cases, we make SSI payments right away and for up to six months while the state agency decides if your child is disabled.

Following are *some* of those conditions:

- HIV infection
- Total blindness
- Total deafness
- Cerebral palsy
- Down syndrome
- Muscular dystrophy
- Severe mental retardation (child age 7 or older)
- Birth weight below 2 pounds, 10 ounces

If your child has one of the limiting conditions that is expected to disable a child, he or she will get SSI payments right away. However, the state agency may finally decide

that your child's disability is not severe enough for SSI. If that happens, you will not have to pay back the SSI payments that your child got.

## **SSI disability reviews**

Once your child starts receiving SSI, the law requires that we review your child's medical condition from time to time to verify that he or she is still disabled. This review must be done:

- At least every three years for children younger than age 18 whose conditions are expected to improve; and
- By age 1 for babies who are getting SSI payments because of their low birth weight, unless we determine their medical condition is not expected to improve by their first birthday and we schedule the review for a later date.

We may perform a disability review even if your child's condition is not expected to improve. When we do a review, you must present evidence that your child is and has been receiving treatment that is considered medically necessary for your child's medical condition.

## What happens when your child turns age 18

For disability purposes in the SSI program, a child becomes an adult at age 18, and we use different medical and nonmedical rules when deciding if an adult can get SSI disability payments. For example, we do not count the income and resources of family members when deciding whether an adult meets the financial limits for SSI. We count only the adult's income and resources. We also use the disability rules for adults when deciding whether an adult is disabled.

- If your child is already receiving SSI payments, we must review the child's medical condition when he or she turns age 18. We usually do this review during the one-year period that begins on your child's 18<sup>th</sup> birthday. We will use the adult disability rules to decide whether your 18-year-old is disabled.
- If your child was not eligible for SSI before his or her 18<sup>th</sup> birthday because you and your spouse had too much income or resources, he or she may become eligible for SSI at age 18.

For more information, ask for *Supplemental Security Income (SSI)* (Publication No. 05-11000).

## Social Security Disability Insurance (SSDI) benefits for adults disabled since childhood

The SSDI program pays benefits to adults who have a disability that began before they became 22 years old. We consider this SSDI benefit as a “child’s” benefit because it is paid on a parent’s Social Security earnings record.

For a disabled adult to become entitled to this “child” benefit, one of his or her parents:

- Must be receiving Social Security retirement or disability benefits; or
- Must have died and have worked long enough under Social Security.

These benefits also are payable to an adult who received dependents benefits on a parent’s Social Security earnings record prior to age 18, if he or she is disabled at age 18. We make the disability decision using the disability rules for adults.

SSDI disabled adult “child” benefits continue as long as the individual remains disabled. Your child does not need to have worked to get these benefits.

## How we decide if your “child” is disabled for SSDI benefits

If your child is age 18 or older, we will evaluate his or her disability the same way we would evaluate the disability for any adult. We send the application to the Disability Determination Services in your state that makes the disability decision for us. For detailed information about how we evaluate disability for adults, ask for *Disability Benefits* (Publication No. 05-10029).

## Applying for SSI payments or SSDI benefits and how you can help

You can apply for Social Security or SSI payments for your child by calling Social Security toll-free at **1-800-772-1213** or by visiting your local Social Security office. If you are applying for SSI payments for your child, you should have his or her Social Security number and birth certificate with you when you apply. If you are applying for SSDI benefits for your child, please have your own Social Security number with you in addition to the child's Social Security number and birth certificate.

You can help us make a decision by:

- Telling us as much as you can about your child's medical condition(s);
- Giving us the dates of visits to doctors or hospitals, the patient account numbers for any doctors or hospitals, and any other information that will help us get your child's medical records; and
- Providing us with copies of any medical reports or information that you already have in your possession.

**NOTE:** *You do not need to request information from your child's doctors. We will contact them directly for any reports or information that we need to make a decision about your child's disability.*

If your child is younger than age 18 and applying for SSI, you will need to provide records that show your income and resources, as well as those of your child. We also will ask you to describe how your child's disability affects his or her ability to function on a day-to-day basis. In addition, we will ask for the names of teachers, day care providers and family members who can provide information about how your child functions. If you have any school records, you should bring them to the interview.

In many communities, special arrangements have been made with medical providers, social service agencies and schools to help us get the evidence we need to process your child's claim. However, your cooperation in getting records and other information will help us finish our job more quickly.

## Employment support programs for young people with disabilities

We have many ways to encourage young people who are receiving SSI payments or SSDI benefits and who want to go to work.

### **Under SSI:**

- When we figure your child's monthly SSI payment, we do not count most of your child's income. If your child is younger than age 22 and a student who regularly attends school, we exclude even more of his or her earnings each month. In 2009, disabled students younger than age 22 may exclude \$1,640 of their monthly earnings, with an annual limit of \$6,600, when counting their income for SSI purposes. These limits increase each year.
- With a Plan to Achieve Self-Support (PASS), a child who is age 15 or older can save some

income and resources to pay for education and other things needed to be able to work. We do not count the saved income when we figure your child's income for SSI purposes. We do not count the saved income and resources when we figure the amount of your child's payment.

- Because of a medical condition(s), your child may need certain items and services in order to work, such as a wheelchair or a personal assistant. When figuring your child's SSI payment, we will not count some or all of the amount paid for these items and services in your child's earnings.
- Your child older than age 15 may get help with rehabilitation and training.
- Medicaid coverage will continue even if your child's earnings are high enough to stop the monthly SSI payment as long as the earnings are under a certain amount.

### **Under SSDI:**

- An adult disabled before age 22 can get the same help with work expenses explained above for an SSI child, and help with rehabilitation and training.
- Cash benefits may continue until the individual can work on a regular basis.

- Medicare may continue for up to 93 months (seven years, nine months).

You can get more information about these programs at our website, [www.socialsecurity.gov](http://www.socialsecurity.gov), or by calling our toll-free 800 number.

## Medicaid and Medicare

Medicaid is a health care program for people with low incomes and limited resources. In most states, children who get SSI payments qualify for Medicaid. In many states, Medicaid comes automatically with SSI eligibility. In other states, you must sign up for it. And some children can get Medicaid coverage even if they do not qualify for SSI. Check with your local Social Security office, your state Medicaid agency, or your state or county social services office for more information.

Medicare is a federal health insurance program for people age 65 or older and for people who have been getting Social Security disability benefits for at least two years.

There are two exceptions to this rule. Your child can get Medicare immediately if he or she:

- Has a chronic renal disease and needs a kidney transplant or maintenance dialysis; or
- Has Lou Gehrig's disease (amyotrophic lateral sclerosis).

## State Children's Health Insurance Program

The State Children's Health Insurance Program enables states to provide health insurance to children from working families with incomes too high to qualify for Medicaid, but too low to afford private health insurance. The program provides coverage for prescription drugs, vision, hearing and mental health services and is available in all 50 states and the District of Columbia. Your state Medicaid agency can provide more information about this program, or you can get more information at [www.cms.hhs.gov/home/schip.asp](http://www.cms.hhs.gov/home/schip.asp) on the Internet or by calling 1-877-543-7669.

## Other health care services

When your child gets SSI, we will refer you to places where you can get health care services for your child. These services are under the Children with Special Health Care Needs provision of the *Social Security Act*. These programs are usually managed by state health agencies.

States call these services by many different names, including Children's Special Health Services, Children's Medical Services and Handicapped Children's Program. Most Children with Special Health Care Needs programs provide services through clinics, private offices, hospital-based outpatient and inpatient treatment centers, or community agencies.

Even if your child does not get SSI, one of these programs may be able to help you. Local health departments, social service offices, or hospitals should be able to help you contact your local Children with Special Health Care Needs program.

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