

SUPPLEMENTAL SECURITY INCOME (SSI): WHAT'S IT ALL ABOUT?

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A BRIEF OVERVIEW OF SSI

- **Supplemental Security Income (SSI)** is a federal program for many people with disabilities, medical conditions, or other health problems. SSI is administered by the Social Security Administration.
- SSI is an income support program that provides monthly payments to persons who have disabilities and have limited income and resources. SSI is a poverty mediation program, and **it is not necessary to have worked to be eligible for SSI.**
- You can be considered for SSI regardless of your age, and whether you are single or married.
- You can be considered for SSI even if you don't define your health condition as a disability.

REMEMBER:

*It is possible
to have a job and
keep your SSI and
Medicaid benefits!*

SSI & Transition
Project

A partnership of
The Department of
Special Education at
Illinois State University

-and-

Champaign County
Health Care
Consumers

The Benefits of SSI

- **Financial support.** SSI provides financial support during periods that the recipient is unable to work or can work only minimum hours. SSI benefits can be received while in vocational training or attending post-secondary institutions.
- **Medicaid.** In Illinois, receiving SSI does not automatically mean receiving Medicaid. However, there is still an important connection. SSI recipients who *are* provided Medicaid coverage can keep this benefit *even after returning to work.* This helps SSI recipients maintain access to health care.

SSI Eligibility

For people under the age of 65, SSI eligibility requires both having a documented disability and limited income/economic resources.

- **Disability.** The disability must be a medically determined mental and/or physical condition that is expected to last for a year or longer. It is necessary for each SSI applicant to work with a physician to thoroughly document this disability. It is best for the applicant to work with his or her own physician because she will already understand the disability. However, if this is not possible, Social Security must arrange and pay for an examination.
- **Financial.** Financial criteria considered in determining SSI eligibility include *earned income* (wages) and *resources* (banks accounts and other assets). The applicant's home and car, if used for medical appointments or to get to work, are not counted as a resource. To receive SSI benefits, a single adult applicant's earned income must be at or below \$900 gross per month, and his or her resources must remain below these amounts. Once approved for SSI benefits, the recipient's income and resources must remain below these amounts.

SSI Work Incentives and Programs

There are many ways to maintain SSI eligibility while working. This is typically done through Social Security's Work Incentive Programs. These programs allow recipients to earn more than an amount that indicates **Substantial Gainful Activity**- the income level set by SSA- and still maintain eligibility.

There are two broad categories of Work Incentive Programs. Some center around saving money to meet a future goal-like starting a business- while others focus on deducting disability-related expenses (i.e. accessible transportation to work). To get help in understanding how work can impact SSI Benefits, or how to utilize Work Incentive Programs, contact a Benefits Planning Specialist at (217) 558-6326.

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