



**SOCIAL SECURITY ADMINISTRATION  
PHILADELPHIA REGION  
WASHINGTON, DC METROPOLITAN AREA**

***SOCIAL SECURITY DISABILITY PROGRAMS  
FREQUENTLY ASKED QUESTIONS***

**1. What is the difference between SSDI and SSI?**

*Social Security Disability Insurance (SSDI)*

A disabled or blind individual must have paid Social Security taxes to become insured (eligible) for benefits. The monthly disability benefits amount is based on the Social Security earnings record of the worker. The worker will get Medicare coverage automatically after receiving disability benefits for two years.

*Supplemental Security Income (SSI)*

A disabled or blind adult or child must meet all of the following in order to get SSI:

- Have limited income and resources
- Be a U.S. citizen or in one of certain categories of non – citizens
- Live in one of the 50 states of the United States or the Northern Mariana Islands

The monthly benefit is based on need. It varies up to the maximum federal benefits rate. Maximum benefit rate for 2013 is \$710.00 for individuals and \$1,066.00 for couples. In most states, beneficiaries are automatically eligible for Medicaid.

**2. What are the eligibility requirements for premature children to receive SSI benefits?**

Social Security provides Supplemental Security Income to certain infants born with low weight whether or not premature. A child weighing less than 1200 grams (about 2 pounds, 10 ounces) at birth can qualify for SSI based on low birth weight. A child weighing between 1200 and 2000 grams (about 4 pounds, 6 ounces) at birth and considered small for his gestational age may qualify.

**3. Can a disabled adult child receive benefits under a parent's record; even he/she was diagnosed after age 22 but had the condition since earlier in life?**

In this case, The Social Security Administration will have to determine that the child became disabled before the age of 22.

**4. Can someone receive SSI benefits even though he or she has a “special needs trust” or any other types of trusts?**

The law does not apply to trusts under section 1917(d) (4) (A) of the Social Security Act, Which are often called “special needs trusts” and trusts under Section 1917 (d) (4) (C) of the Social Security Act, which are often called “pooled trusts”.

You may need to consult a lawyer or financial advisor to find out more about trusts.

**5. My child is not eligible to receive SSI due to my income from wages. If I give custody of my child to my mother, can my child receive SSI? She has lower income and resources.**

Probably not since, you are the natural parent and you are not deceased or disabled.

**6. If a child gets SSI, can he/she also receive food stamps?**

You will have to contact the Office of Social Services to find out if you meet eligibility criteria to receive the benefits. Anyone can apply for the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, but you and the other people in your household must meet certain conditions. Everyone applying must have or apply for a Social Security number and be a U. S. Citizen or have status as a qualified non U.S. Citizen.

**7. If my child receives benefits as a Disabled Adult Child, do I still have to complete the Representative Payee Report every year?**

Yes. You have to complete a Representative Payee Report if you receive the benefits for anyone, regardless of the age of the person.

**8. Does Medicare provide coverage while a person is under the Extended Period of Eligibility?**

Yes, you can still receive benefits from Medicare.

**9. If my child receives SSI but becomes eligible to SSDI, does he/she has to file for SSDI?**

Yes. SSI is a program based on need, income and resources. You must file for any other benefits you are due before.

**10. If my child receives SSI and start working, will SSI payments stop?**

Your child may work and continue receiving SSI. If your child starts working, he/she must tell us right away and must report earnings each month.

To figure out how working affects your SSI benefits, we disregard:

- The first \$65.00 you earn for the current month; or
- As much as \$85.00, if you do not have any other income.

If you earn more than \$65.00 (or \$85.00 if applicable), we reduce your benefits \$1.00 for every \$2.00 you earn in that month.

Example: If you earn \$500.00 (gross wages) and do not have any other income or work expenses, this is how we will compute your SSI payment:

- \$500.00 actual earnings minus \$85.00 equals \$415.00
- \$415.00 divided by 2 equals \$207.50. We will reduce your SSI benefits by \$270.50

- Maximum amount of SSI benefits for 2013 \$710.00 minus \$270.50
- \$502.20 SSI payment

**11. If a person is receiving SSI and starts working, what is the best way to report wages?**

The law requires you to report your wages when you receive SSI because benefits are based, in part, on the income available to you. You must report wages on a monthly basis to ensure the amount of benefits you receive is correct. You can mail the last pay stub for each month, but no later than the 10<sup>th</sup> day of each month to your local Social Security office.

**12. If a child is 18 years old, still living at home and parents provide food and shelter; can he/she still be eligible to receive SSI?**

Yes, he/she can still receive SSI but the food and shelter provided will cause in reduction of one third of the SSI benefits.

**13. What is the 1619 (b)? For how long can I receive it?**

Section 1619(b) of the Social Security Act provides some protection for SSI beneficiaries that go back to work. To qualify for continuing Medicaid coverage, a person must:

- Have been eligible for an SSI cash payment for at least 1 month
- Still meet the disability requirement, and
- Still meet all other non – disability SSI requirements;
- Need Medicaid benefits to continue to work; and
- Have gross earnings that are insufficient to replace SSI and Medicaid

SSI beneficiaries who have earnings too high for a SSI cash payment may be eligible for Medicaid if they meet the above requirements.

**14. Can parents of a disabled child born in the United States apply for asylum or any other laws to stay in this country?**

Please contact Department of Homeland Security, Immigration and Naturalization Services at [www.dhs.gov/citizenship-and-immigration-services](http://www.dhs.gov/citizenship-and-immigration-services) to obtain information.

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