

Supplemental Security Income

What is SSI?

SSI stands for Supplemental Security Income. The Social Security Administration pays monthly benefits to adults who have very little income and don't own a lot of property and who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI. SSI differs from Social Security retirement or disability benefits because you can get SSI even if you never paid into the Social Security system. While SSI is administered by the Social Security Administration, it is funded by general treasury funds and not by taxes paid into Social Security by wage earners.

Who is eligible for SSI?

You may qualify for SSI because of age (65 or older) or physical or mental impairment (blindness or disability). "Blindness" means that your vision is 20/200 or less in your better eye with the use of corrective lens, or that your visual field restriction is twenty degrees or less. "Disabled" is defined as inability to engage in any substantial gainful employment due to physical or mental impairment that has lasted or is expected to last at least 12 months or result in death. Your monthly earned income will affect the determination of whether you are able to engage in substantial gainful activity. In some cases, a blind applicant who can work may still qualify for benefits. You must be a U.S. citizen or national or one of certain categories of aliens.

What are the asset limits for SSI?

Your “countable” assets must not total more than \$2,000 for an individual or \$3,000 for a couple. The following assets are NOT counted for SSI eligibility:

- Your home and the land it is on,
- Household goods and personal effects,
- Personal property up to \$2,000 in value (\$3,000 for a couple),
- The full value of one vehicle if needed for transportation,
- Life insurance with a face value of \$1,500 or less,
- Money set aside for burial expenses up to \$1,500 (\$3,000 for a couple), and
- Burial space for you and your immediate family; and
- Property that can’t be sold.

If your assets, also called resources, are over the limit, you may spend them down to the eligible level. To prove you no longer own the resources, keep receipts and other records showing how you spent down your resources. See <https://www.ssa.gov/ssi/text-resources-ussi.htm>.

What is the income limit for SSI?

To qualify for SSI, your income must be below a certain level, which varies by state. Income not only includes earned income (wages) but also other types of income you might not normally think of as income.

There are a number of types of income that do not count for SSI. You can find a definition of what is considered income and a list of the types of income that don't count for SSI at <https://www.ssa.gov/ssi/text-income-ussi.htm>. The income that doesn't count is subtracted from your gross income, and the remaining amount is your "countable income." The more income you have, the less your SSI benefit will be. If your countable income is over the allowable limit, you cannot get SSI. Your countable income is subtracted from your maximum SSI benefit rate. The SSI benefit rate generally changes yearly. As of January 1, 2017, the federal SSI maximum monthly benefit is \$735 for an individual and \$1,103 for a couple. Some states supplement the federal benefit rate to make the total rate a little higher.

How do I apply for SSI?

Do not delay. SSI may only be paid from the date you apply. If you are over 65, you can apply over the phone by calling the Social Security Administration's toll-free number, (800) 772-1213. If you are deaf or hard of hearing, you can call TTY (800) 325-0778. You can also go to your local Social Security office (call first to make an appointment) where a Social Security representative will help you complete your application. You can find your local Social Security Office by using the online Social Security Office locator:

<https://secure.ssa.gov/ICON/main.jsp#officeResults>. If you need help finding your local Social Security office, call your local legal aid office or Area Agency on Aging for help. Disabled or blind adults under age 65 can also apply online if they meet certain requirements. See <https://www.ssa.gov/disabilityssi/ssi.html>.

What do I need to do when I am awarded SSI?

You need to make sure that you follow the rules and report any changes in income or your living situation. If you fail to report changes on time, then you could be charged a penalty that will be deducted from future SSI payments. See What You Need to Know When You Get Supplemental Security Income (SSI), Publication Number SSA 05-11011, <https://www.ssa.gov/pubs/EN-05-11011.pdf>.

What if I disagree with the Social Security Administration?

You have the right to appeal decisions. You have the right to be represented on appeal. Be aware that there are time limits. If you don't file an appeal timely, you will lose your right to appeal unless you can show good cause for the delay. Your local legal aid office may be able to provide you with free legal help. For more information about appeals, check out Your Right to Question a Decision Made on Your Supplemental Security Income (SSI) Claim, Publication Number SSA 05-11008, <https://www.ssa.gov/pubs/EN-05-11008.pdf>.

Can I receive both Social Security benefits and SSI?

Even though Social Security and SSI are different programs, you may receive both so long as the total amount of your benefits is less than the maximum SSI benefit plus \$20. Your SSI check will be reduced by the amount you receive in Social Security. If your Social Security benefit equals or is more than the maximum SSI benefit plus \$20 you will not receive SSI. You may also qualify for SSI during the time you are waiting for your Social Security benefits to start.

What other benefits do you receive if you qualify for SSI?

SSI recipients in Tennessee are also automatically eligible for health benefits under the TennCare/Medicaid program.

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