

# What You Should Know Before You Apply for SSI Disability Benefits for a Child



Children from birth up to age 18 may get Supplemental Security Income (SSI) benefits. They must be disabled and they must have little or no income and resources. Here are answers to some questions people ask about applying for SSI for children.

## • How does Social Security decide if a child is disabled?

Social Security has a strict definition of disability for children.

- The child must have a physical or mental condition(s) that very seriously limits his or her activities; **and**
- The condition(s) must have lasted, or be expected to last, at least 1 year or result in death.

A state agency makes the disability decision. They review the information you give us. They will also ask for information from medical and school sources and other people who know about the child.

If the state agency needs more information, they will arrange an examination or test for the child, which we will pay for.

## • How can I get ready for the disability interview?

- Review this disability starter kit. It includes a checklist and a worksheet to help you gather the information you need. **Have this information with you at the time of the interview.**
- **If you have access to the Internet**, you can fill out a Child Disability Report at [www.socialsecurity.gov/childdisabilityreport](http://www.socialsecurity.gov/childdisabilityreport)
- For more information visit our website at [www.socialsecurity.gov/disability/](http://www.socialsecurity.gov/disability/) or call toll-free 1-800-772-1213 (for the deaf or hard of hearing, call TTY 1-800-325-0778).

## • How does Social Security decide if a child can get SSI?

Children can get SSI if they meet Social Security's definition of disability for children and if they have little or no income and resources. We also consider the family's household income, resources and other personal information.

## • How will I know what Social Security has decided?

We will send you a letter. It can take 3 to 5 months to decide a child's SSI disability claim. Let us know if your address or telephone number changes so that we can get in touch with you.

## • Will my personal information be kept safe?

Yes. Social Security protects the privacy of those we serve. As a federal agency, we are required by the Privacy Act of 1974 (5 U.S.C. 522a) to protect the information we get from you.

## • What if I am more comfortable speaking in a language other than English?

We provide free interpreter services to help you conduct your Social Security business.

(over)

# What You Should Know Before You Apply for SSI Disability Benefits for a Child

## Other important information

SSI is not a medical assistance program. Your state Medicaid agency, local health department, social services office or hospital can help you find your nearest health care agencies. Your Social Security office can also help you find health care agencies.

### • Medicaid

Medicaid is a health care program for people with low incomes and limited resources. In most states, children who get SSI benefits can also get Medicaid. Even if the child cannot get SSI, he or she may be able to get Medicaid. Your state Medicaid agency, Social Security office or your state or county social services office can give you more information.

### • State Children's Health Insurance Program (SCHIP)

Children may be able to get health insurance from SCHIP even if they do not get SSI. SCHIP provides health insurance to children from working families with incomes too high to get Medicaid, but who cannot afford private health insurance. SCHIP provides insurance for prescription drugs and for vision, hearing and mental health services in all 50 states and the District of Columbia. Your state Medicaid agency can provide more information about SCHIP.

You can also go to [www.insurekidsnow.gov/](http://www.insurekidsnow.gov/) or call toll free 1-877-KIDS-NOW (1-877-543-7669) for more information on your state's program.

### • Other health care services

If the child is under age 16 and we decide he or she is disabled and can get SSI, we will refer him or her to your state children's agencies for social, developmental, educational and medical services. Even if the child cannot get SSI, these state agencies may be able to help him or her.

### • Work opportunities for young people who are getting SSI

Many young people who get SSI disability benefits want to work. The following information may be helpful.

- We do not count most of a child's earnings when we figure the SSI payment. We count even less of a child's earnings if the child is a student.
- We subtract the cost of certain items and services that a child needs to work from his or her earnings in figuring the SSI payment.
- If a child is age 15 or older, he or she can establish a *Plan to Achieve Self-Support* (PASS). With a PASS, a child can set aside income for a work goal. We will not count this income when we figure the SSI payment.
- A child's Medicaid coverage can continue even if his or her earnings are high enough to stop SSI payment, as long as the earnings are under a certain amount.

Social Security has two programs that can assist young people who get SSI disability benefits and want to go to work:

- **Work Incentives Planning and Assistance (WIPA) program, and**
- **Protection and Advocacy for Beneficiaries of Social Security (PABSS) program.**

Your local Social Security office can provide more information about these programs. You can also find more information on our Work website, [www.socialsecurity.gov/work/](http://www.socialsecurity.gov/work/).