

## SUPPLEMENTAL SECURITY INCOME (SSI)

### WHAT IS SUPPLEMENTAL SECURITY INCOME (SSI)?

SSI is a federal program that provides monthly income to people who are disabled, blind, or age 65 or older, and have limited income and financial resources.

### AM I ELIGIBLE FOR SSI?

You may be eligible for SSI even if you have never worked. To be eligible for SSI based on disability, you must:

- Meet the Social Security Administration's definition of disability (see below)
- Have financial resources less than \$2,000 (individual) or \$3,000 (couple)
- Have a monthly income less than the benefit amount you would receive from SSI
- Be a U.S. citizen or meet the requirements for non-citizens

### HOW DOES SOCIAL SECURITY ADMINISTRATION DEFINE DISABILITY?

To qualify as "disabled", you must have a severe physical or mental condition that is expected to last for at least 12 months or that will result in death. The disabling condition must prevent you from working, meaning that you are unable to engage in any substantial gainful activity (SGA).

### WHAT IS SUBSTANTIAL GAINFUL ACTIVITY (SGA)?

The Social Security Administration evaluates your employment earnings to determine whether the work activity is SGA. Generally, if you are working and your wages average \$1,350 (SGA in 2022) or \$1,310 (SGA in 2021) or more per month, Social Security Administration presumes that you are not disabled. If you are not working at the SGA level, Social Security Administration will evaluate your medical condition to determine whether you can perform your prior work or any other type of employment.

### IF I QUALIFY FOR SSI, WHEN DO MY BENEFITS START?

If you qualify and meet the financial requirements, you will be eligible for benefits beginning the month after you filed your application. However, keep in mind that it may take several months or even years to approve the application.

You will not be eligible for SSI in any months in which you:

- Were outside the U.S. for longer than 1 calendar month
- Were in a public institution (jail, prison, etc.) for more than 1 calendar month
- Had an outstanding felony warrant because you fled to avoid prosecution of a crime
- Were in violation of probation or parole

### CAN I APPLY FOR BOTH SSI AND SOCIAL SECURITY DISABILITY INSURANCE (SSDI)?

Yes. In addition to SSI, you also may be eligible for Social Security Disability Insurance if you meet the work history requirements for SSDI. However, if you are eligible for SSI and SSDI, your combined

benefit amount cannot be more than the SSI amount plus an additional \$20.00 per month. Please see our handout on SSDI to learn more about that program.

### **HOW MUCH MONEY WILL I RECEIVE FROM SSI BENEFITS?**

In 2022, for the maximum SSI payment for most California residents is \$1,040.21 per month for an eligible individual living independently and \$1,765.64 per month for an eligible couple. For individuals who are legally blind the monthly benefit is \$1,110.26 in 2022. Persons who are living independently, but do not have cooking facilities receive \$1,041.04 per month in 2022.

### **DOES SSI INCLUDE HEALTH INSURANCE COVERAGE?**

In California, if you are eligible for SSI, you will automatically receive Medi-Cal coverage. Your Medi-Cal eligibility starts the same month as your SSI eligibility. The Medi-Cal program pays for a variety of medical services for children and adults with limited income and resources.

### **AM I ELIGIBLE FOR FOOD STAMPS?**

Yes, as of June 2019, individuals receiving SSI may be eligible for food stamps. Apply at the Social Services Agency or online via the Benefits CalWIN website at <http://www.mybenefitscalwin.org>.

### **WHEN SHOULD I APPLY FOR SSI?**

You should file for SSI as soon as you believe that your disability prevents you from working. To apply, call (800) 772-1213 in order to set up an appointment with a claim representative at your local Social Security Administration office. For more information, see our information sheet on "How to Apply for SSI and/or SSDI"

### **WHAT HAPPENS IF MY SSI APPLICATION IS DENIED?**

It can take many months for the Social Security Administration (SSA) to make a decision on an initial SSI application. If you disagree with SSA's denial of your application, you may file a Request for Reconsideration within 60 days of the date you receive the written notice. If you are denied at the Reconsideration level, you may request a hearing before an Administrative Law Judge (ALJ) within 60 days of the receiving the written denial notice. You should try to find a lawyer for this hearing and can contact MHAP for possible representation or referrals.

If you have any questions regarding this information, call our Health Intake Line at (408) 280-2420.

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