



Applying for SSI Benefits on Behalf of Someone with an Intellectual Disability

If you or a loved one has an intellectual disability and needs assistance making ends meet, there could be financial resources available for you. The Social Security Administration (SSA) oversees a program called [Supplemental Security Income](#) (SSI). SSI was created for people with disabilities who have little-to no-income and need help paying for bills or other necessities.

There are several things that the SSA considers when determining whether you or your loved one is eligible for SSI benefits based on an intellectual disability. “Intellectual disability” is a broad term, which can include general learning disabilities, intellectual development disorder, or borderline intellectual functioning. Both children and adults can qualify for SSI because of an intellectual disability, and you may even be working part-time and still qualify.

Financial Eligibility Guidelines

SSI is different from other kinds of disability payments because it is needs based. Therefore, your income plays a considerable role in whether or not you meet the requirements for approval. SSI is designated for individuals who have a low income and limited assets. The assets, such as savings accounts, can be no more than \$2,000 for an individual or \$3,000 for a couple. Unlike [Social Security Disability Insurance](#) (SSDI), SSI does not require a prior work history with a minimum amount of contributions.

Some forms of income will *not* count towards your asset limit. These will include child support, a primary home and car, and personal items like a wedding ring.

Payments received from SSI are modest, with most being less than \$600 per month for non-elderly adults. When looking at the monthly income requirements for individuals, you cannot be engaging in [substantial gainful activity](#) (SGA), which is \$1,130 per month for individuals who are not blind. The amount of your monthly SSI benefit is based on your monthly income, so your maximum payment will not allow you to exceed the financial requirements established by the SSA. These figures can change from year to year, but the current maximum SSI payment is \$733 per month.

If you or a loved one is living with family and does not have any household expenses, the SSI payment will be [reduced by one-third](#). For example, let’s say your adult son lives at home and qualifies for \$600 in SSI benefits every month, but he does not pay any expenses, such as rent or utilities. The SSA will likely reduce his payments to \$400 to compensate for the fact that he does not have any bills.

Disability Requirements

You have to meet the disability requirements set forth by the SSA in order to receive SSI. The SSA uses a medical guide, which is called the Blue Book, to determine if you meet its medical qualifications for disability benefits. You have to meet specific criteria in order to qualify for benefits.

Intellectual disabilities would fall under [Section 12.00](#), which is Mental Disorders – Adult. Section 12.05 applies to intellectual disability. According to the Blue Book, “an intellectual disability refers to significantly sub-average general functioning with deficits in adaptive functioning initially manifested during the developmental period,” which is usually before 22 years of age.

In order to meet the requirements, you have to meet the following:

- Have mental incapacity that is shown by requiring others to help with your personal needs and you have an inability to follow directions and accomplish tasks, OR
- You have a valid IQ that is verbal, performance, or full scale, of 59 or less, OR
- A valid full-scale, performance, or verbal IQ of 60 to 70 and a physical or other impairment that inflicts work-related functioning limitation OR
- You have a valid verbal, performance, or full-scale IQ of 60 to 70 that results in at least two of these:
 - Marked restrictions of [daily living](#)
 - Marked difficulty maintaining social functioning
 - Marked difficulties in keeping concentration, pace, or persistence OR
 - Repeated episodes of decompensation, with each becoming of an extended length.

Providing Documentation

The approval process for SSI can be lengthy. You must provide sufficient documentation for your claim in order to prove your eligibility. This means you need to provide detailed medical records with notes and documentation from your treating physician that indicates how your loved one’s intellectual disability affects his or her ability to work.

You must also show that you or your loved one is unable to work full-time and earn a substantial income. Someone who has an intellectual disability may be able to work only part-time, which can meet the financial requirements for eligibility for SSI benefits. For example, if you have an adult child who works 10 hours per week at a local restaurant, he or she would still qualify for SSI benefits.

The Division of Family Resources (DFR) relies on SSA to determine disability eligibility for Medicaid for the Disabled (MA-D). If a person is denied SSI due to not being considered disabled, the person is no longer considered disabled by DFR and would not be eligible for MA-D. MA-D is a primary type of Medicaid for waiver participants. If a person is not eligible for MA-D, the waiver may need to be terminated. A SSD denial needs to be appealed within 60 days in order for the MA-D to remain active during the appeal.

To learn more about SSI benefits, you can visit the SSA's website at www.ssa.gov or call the SSA toll-free 1-800-772-1213. You can even start the SSI application process over the phone.

Information courtesy of:

Deanna Power

Director of Outreach
Disability Benefits Help

Diane Buff

Manager of Medicaid and Intakes
IPMG