

SSI (Supplemental Security Income) for Texans



What is SSI?

SSI is a federal program that provides extra money (“supplemental income”) each month to people who qualify. The maximum monthly benefit in 2017 is \$735 for an individual or \$1,103 for a married couple if each spouse qualifies. If an individual qualifies for any amount of SSI, the individual will also qualify for Medicaid.

Information Not Legal Advice

This pamphlet is for information only and is not a substitute for the advice of an attorney.

How do I qualify for SSI?

SSI is for anyone who is:

- age 65 or older,
- blind, or
- disabled.

And, who:

- has limited income, and
- has limited resources, and
- lives in the US and is a US citizen (some noncitizen residents can qualify)

If you fit into the above, you should apply for SSI.

How does SSI decide my benefit amount?

Eligibility for SSI depends on your **income** and **resources**.

Income is money that you earn, such as wages. Income also includes Social Security benefits, pensions, and food and shelter that you get without current employment. Your spouse’s income may be counted if your spouse does not get SSI. The more income you have, the less your SSI benefit will be.

Resources are things that you own and can turn into cash, and money that you already have. Property, stocks and bonds, and bank accounts are resources. Resources may be liquid or non-liquid.

If my income is from work, can I get SSI?

Yes. If all your income is from work, you can still get SSI. As of 2017, the “ceiling” (the maximum amount) is \$1,489 a month if single and \$2,225 a month for couples. These levels are revised effective every January 1. But more than \$1,170 monthly income from work in 2017 will be considered evidence that you are not disabled (and your benefits can be ended). If blindness is the basis for receiving SSI, more than \$1,950 monthly income from work in 2017 will be considered evidence that you no longer qualify. If the basis for receiving SSI is age 65, these earned income (“substantial gainful activity”) thresholds do not apply and the \$1,489 (individual) or \$2,225 (couple) cap on earnings to remain eligible for SSI would apply.

If my income is not from work, can I get SSI?

Yes. Many people who qualify for SSI also receive other benefits. If your income is not from wages, as of 2017 you can receive up to \$754 a month if single, up to \$1,122 a month for couples. These levels are revised effective every January 1. Some unearned income is not counted.

What if I have income from work and income that is not from work?

The two sources of income will be combined to arrive at what's deemed "countable income." Not all of your work and non-work income counts as "countable income" though. Certain deductions are made.

First, take your total monthly non-work income and subtract \$20. This is your *countable* non-work income total.

$$\text{Non-Work Income} - \$20 = \text{Countable Non-Work Income}$$

Second, take your total monthly work income and subtract \$65. Now divide that number by 2. That is your *countable* work income.

$$\frac{\text{Work Income} - \$65}{2} = \text{Countable Work Income}$$

Last, take the total you got for your countable non-work income and the total you got for your countable work income and add them together. This is the *total* **COUNTABLE INCOME**.

$$\text{Countable Non-Work Income} + \text{Countable Work Income} = \text{Countable Income} \quad \text{TOTAL}$$

You will qualify for SSI if the result is less than the monthly maximum SSI benefit (the minimum SSI benefit is \$1.00).

For example, if the SSI benefit that applies to you is \$735 (because you are single), and your total countable income is \$734.50, you qualify for a \$1.00 benefit.

If the SSI benefit that applies to you is \$735 (because you are single), and your total countable income is \$500.00, you qualify for a \$235.00 benefit.

Can I deduct any expenses from my income?

Yes. You can deduct some medical expenses not covered by insurance. You can also deduct some housing costs if your housing expenses are more than half of your adjusted income.

What counts as resources?

To get SSI, your resources cannot be worth more than \$2000 if single or \$3000 for a couple. But you don't need to count everything you own.

You do **not** need to count:

- The home that you live in and the land that it is on, regardless of size and value
- Household goods and personal effects
- Your car if used for transportation for you or a member of your household
- Life insurance non-term policy with a face value of \$1500 or less
- Burial plots for you and your immediate family
- Burial funds up to \$1500 each for you and your spouse, less any excluded whole life insurance

How do I apply for SSI?

Call the Social Security office from 7 a.m. to 7 p.m., Monday through Friday:

(800) 772-1213

TTY (800) 325-0778

Recorded information is available by touch-tone phone 24 hours a day.

Mail: You can apply by mail. Fill out your application and send it back. They will contact you to set up a phone interview.

Internet: Go to the SSI web site: www.ssa.gov/ssi

In person: Go to your local Social Security office. For locations, call Social Security or go to: www.ssa.gov/reach.htm

What information do I need to give SSI?

Gather as much of the following information as you can:

- Your Social Security card or a record of your social security number
- Your birth certificate or other proof of your age
- Your mortgage information or your lease
- Information about your income, such as pay stubs and bank statements
- If you are applying because you are disabled or blind, the names addresses and phone numbers of doctors, hospitals, and clinics that you have been to
- Proof of US citizenship or eligible noncitizen status
- Your savings or checking account number(s) to set up direct deposit

If I qualify for SSI can I get other benefits?

Yes. If you qualify for SSI you also may be eligible for help from Texas or from your county. You could also get:

- Medicaid, which helps pay doctor and hospital bills.
- Food Stamps to help pay for your groceries.
- For Medicare recipients, assistance with premiums, copayments and deductibles for hospital, doctor, and prescription drugs through Medicare Savings Programs and Low Income Subsidy.

For information about Health and Human Services in your community, call **2-1-1**. Or apply for benefits online at www.YourTexasBenefits.com.

What if I don't qualify for SSI?

If you are not eligible for SSI, you may qualify for these special programs: QMB, SLMB, or QI. These are Medicare Savings Programs. They help pay for your out-of-pocket Medicare expenses. If you qualify for a Medicare Savings Program, and in some cases even if you do not, you will be eligible for assistance with Medicare prescription drug premiums and copayments through the Low Income Subsidy Program administered by the U.S. Social Security Administration.

What if I disagree with SSI's decision?

If you disagree with a decision made on your claim, you have a right to appeal. There are lawyers who specialize in this area of the law. For a referral, call the State Bar of Texas Lawyer Referral Service: **(800) 252-9690**. Or contact your local Legal Aid office.

For more information...

Contact the Texas Department of Aging and Disability Services at **(800) 252-9240**. Ask to speak to a Benefits Counselor at your local Area Agency on Aging.

Texas Law Help has useful information on many areas of the law. Go to www.texaslawhelp.org.

Legal Hotline for Texans: (800) 622-2520 or (512) 477-3950

Call our attorney-staffed legal hotline. Advice is free for Texans 60 and over or for anyone eligible for Medicare.