## Applying for Children's Supplemental Security Income

## What is Children's Supplemental Security Income (SSI)?

Children's SSI is a program of the Social Security Administration. This program is only for severely disabled children of very limited financial means.

## What services and supports does Children's SSI provide?

Children's SSI is only a monetary benefit. In 2013, the maximum benefit for a child is \$710.00 per month. The monthly benefit may differ based on other household income.

## What criteria does Social Security use for determining SSI eligibility?

Social Security uses a multipart assessment to determine eligibility. This includes household income, asset limits, medical diagnosis or impairment, and functional limitation.

#### Household Income

The income eligibility is very low – households that are eligible for food stamps or Medicaid are usually eligible, however this is a determination made by Social Security on a case by case basis.

#### Asset Limit

The asset limit for a one parent household is \$2000. The asset limit for a two parent household is \$3000. Primary residence is not counted as an asset.

#### Medical Diagnosis or Impairment

Social Security uses a multipart assessment to determine SSI eligibility.

The first component is reviewing whether the child has a medical diagnosis or impairment that is listed in the Social Security regulations. The listed medical impairments contain specific, articulated criteria. The categories include:

- Growth Impairment
- Musculoskeletal System
- Special Sense and Speech
- Respiratory System
- Cardiovascular System
- Digestive System
- Genitourinary System
- Hematological Disorder



- Skin Disorder
- Endocrine Disorder
- Impairments that Affect Multiple Body Systems
- Neurological
- Mental Disorders
- Malignant Neoplastic Diseases
- Immune System

In order to be found to be disabled under the Social Security regulations, the child's impairment must:

- 1. Meet the specific criteria of the medical impairment as stated in the Social Security regulations OR
- 2. Be "medically equal" to the medical impairments as listed in the Social Security regulations OR
- 3. Cause "functional limitations" that are the same as the disabling functional limitations of any listing

#### **Understanding "Functional Limitation"**

When determining whether a child is eligible for SSI benefits, Social Security does not just evaluate whether the child has a diagnosis - they also evaluate how that diagnosis impacts that child's ability to function in society. The Social Security Administration evaluates the child's ability to function using the following categories:

- Acquiring and using information
- Attending and completing tasks
- Interacting and relating with others
- Moving about and manipulating objects
- Caring for oneself
- Health and physical well being

# How serious does the child's functional impairment have to be in order to be found eligible for SSI?

In order to be eligible for SSI, a child must be found to have a "marked" impairment in two of the categories of functionality or an "extreme" impairment in one of the categories of functionality.

#### **Definition of Marked Impairment**

Limitation interferes with the child's ability to independently initiate, sustain, or complete activities

- Test scores are at least 2 but less than 3 standard deviations below the mean
- Birth to 3: Levels are more than 1/2 but not more than 2/3 of the child's chronological age

#### **Definition of Extreme Impairment**

Limitation interferes very seriously with the child's ability to independently initiate, sustain, or complete activities

- Test scores at least 3 standard deviations below the mean
- Birth to 3: Child is functioning at level that is 1/2 chronological age or less

#### How does a patient apply for SSI for their child?

Applications for SSI are obtained by contacting the Social Security Administration. Patients can call 211 (INFOLINE) for the phone number of the nearest Social Security office. The process of applying for SSI can take months or even years.

## What is the role of the medical provider in the SSI application process?

Social Security will forward the medical provider releases signed by the patient requesting medical records. If the medical provider finds it appropriate, it is helpful to forward all information about the patient that addresses the issue of the child's medical diagnosis and functional limitations. Over time, the medical provider may be asked to provide updated medical documentation.

#### What happens if the child is denied benefits?

Very often, patients are denied benefits after the initial application. If a family wishes to pursue the application, they must appeal within 60 days of the date of the denial.

This appeal is called a "Request for Reconsideration." The patient can obtain the appeal forms from the Social Security Administration. Additional medical documentation can be submitted to support this appeal.

#### Can the Request for Reconsideration be denied?

The Social Security Administration can deny the Request for Reconsideration. Again, the patient can appeal this denial within the 60 days. The form for this appeal is also obtained from the Social Security Administration

The appeal of the Denial of Request for Reconsideration is heard by an Administrative Law Judge. This appeal is an administrative court proceeding and the Social Security Administration urges people to obtain a lawyer to assist in the hearing.

## What happens if the family does not appeal within the 60 days?

If the family does not appeal within the 60 days, they must start the application process from the beginning. This can be frustrating for families because it can be years before a family receives a final decision on an SSI application.

### Securing SSI benefits for children is extremely complex. Social Security advises all applicants to seek the assistance of an attorney.

#### If you have questions, please contact:

Center for Children's Advocacy Medical-Legal Partnership Project cca-ct.org/mlpp

Attorney Bonnie Roswig 860-545-8581 or broswig@cca-ct.org

Attorney Jay Sicklick 860-570-5327 or jsicklick@cca-ct.org

Attorney Alice Rosenthal 203-688-0113 or arosenthal@cca-ct.org

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