



Securing today  
and tomorrow

# A Guide to Supplemental Security Income (SSI) for Groups and Organizations

**SSA.gov**





---

## What's inside

A guide to Supplemental Security Income (SSI)  
for groups and organizations 1

---

About this booklet 1

---

How groups and organizations can help 2

---

SSI payments and state services 4

---

Who can get SSI? 8

---

Achieving a Better Life Experience (ABLE)  
Account 20

---

Information for people who get or apply  
for SSI 22

---

Helping people who get SSI go back to work 26

---

Quick benefit restart 28

---

Contacting Us 29

---



---

# A guide to Supplemental Security Income (SSI) for groups and organizations

Supplemental Security Income (SSI) is a federal program that provides monthly payments to more than 7 million people who have limited income and few resources. SSI is for people who are 65 or older, as well as people of any age, including children, who are blind or have disabilities.

## About this booklet

This booklet explains the SSI program to institutions, groups, and organizations that have contact with, and help people who get, or may be able to get, SSI.

To get SSI, you need to have limited income and resources and must meet one of the following criteria:

- You are age 65 or older.
- You are totally or partially blind.
- You have a medical condition that keeps you from engaging in substantial gainful activity and is expected to last at least 1 year or result in death.

The SSI program is managed by Social Security. We also determine eligibility, pay benefits, and maintain recipient records. The U.S. Treasury general funds provide funding for SSI.

You can get general descriptions of the SSI program by reading *Supplemental Security Income (SSI)* (Publication No. 05-11000) and *You May Be Able to Get Supplemental Security Income (SSI)* (Publication No. 05-11069).

---

## How groups and organizations can help

You can help us spread the word about SSI.

As an organization's representative, you can help people in several ways. You can: provide them with transportation to interviews; assist them with gathering information needed to apply (see our "**Applying for SSI**" section); or assist them with getting required medical evidence. You can also help people complete part of their SSI disability application at [www.ssa.gov/apply/ssi](http://www.ssa.gov/apply/ssi), if they meet certain requirements. If they already receive SSI, and need proof of their benefits, you can help them get an instant benefit verification letter with a personal *my* Social Security account. More information is available at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

### **Help people experiencing homelessness**

SSI can help a person who is experiencing homelessness get housing by providing monthly payments. A person doesn't need a home to get SSI. We can arrange to give SSI payments electronically to people who are experiencing homelessness. An organization can serve as a mail drop location, allowing a person who is homeless to pick up important correspondence from us at the organization's address.

### **Be a representative payee**

Some people who get SSI are not able to manage their benefits. In these cases, a representative payee receives the SSI payments on their behalf. Representative payees are responsible for using SSI payments to take care of the basic needs of the recipient.

Some organizations that serve as a payee for 5 or more beneficiaries can charge a fee if we authorize it. For 2025, the allowed monthly fee is 10% of the monthly benefit, up to a maximum of \$55. For customers with a drug or alcohol addiction, the 2025 fee amount is 10% of

---

the monthly benefit, up to a maximum of \$103. For more information about serving as a payee, read *A Guide for Representative Payees* (Publication No. 05-10076).

### **Pre-release applications**

To ease their transition back into the community, a person can apply for SSI before being released from a public or private facility, such as a prison or mental institution. An institution may establish a pre-release agreement with us. This agreement allows us to work with the institution to start the benefit application process several months before the person's scheduled release date. This will allow those eligible to receive timely SSI payments upon reentering the community.

### **SSI payments while in an institution**

Institutions and organizations can help someone continue receiving their SSI payments by telling us when the person enters an institution. Most people who live in a public institution can't get a full SSI payment. See our "**People in institutions**" section for more information on the rules for receiving SSI while in an institution.

### **Help for low-income Medicare beneficiaries**

If a person with limited income and resources is eligible for Medicare, the state may pay the Medicare Part B premiums and other out-of-pocket medical expenses. The state can do this through the Medicare Savings Programs. These expenses may include deductibles, coinsurance, and copayments. For more information about Medicare Savings Programs contact the state medical assistance (Medicaid) office or the State Health Insurance Assistance Program (SHIP).

Limited-income Medicare beneficiaries may also be able to get *Extra Help* with Medicare prescription drug costs. Some people may automatically get *Extra Help* to help pay for Medicare prescription drug premiums and other

---

out-of-pocket medical expenses (such as deductibles, coinsurance, and copayments). They may be eligible if they meet all these conditions:

- They have full Medicaid coverage.
- The state pays Part B premiums.
- They get SSI.

People who do not automatically get *Extra Help* must enroll in a Medicare prescription drug plan and apply for *Extra Help*. To apply for *Extra Help* online visit us at **[www.ssa.gov/extrahelp](http://www.ssa.gov/extrahelp)**. To apply for *Extra Help* over the phone or to request an application call **1-800-772-1213**. TTY users can call **1-800-325-0778**.

## SSI payments and state services

### How we make payments

People who apply for SSI must receive payments electronically. Electronic payments can be made by direct deposit, the Direct Express® card program, or an Electronic Transfer Account. Learn more at **[www.GoDirect.org](http://www.GoDirect.org)**.

### SSI payment rates

In 2025, the highest federal SSI payment is \$967 a month for a person, and \$1,450 a month for a couple.

The states of Arizona, Mississippi, North Dakota, and West Virginia, as well as the Northern Mariana Islands, don't supplement the federal SSI payment. All other states and Washington, D.C., add money to federal SSI payments.

Some states run their own programs and others let us manage their state supplements.

The state supplements administered by us, in total or in part, apply to California, Delaware, Hawaii, Iowa, Michigan, Montana, Nevada, New Jersey, Pennsylvania, Rhode Island, and Vermont. The same is true for the District of Columbia.



If we manage the state’s supplemental payment, 1 check is paid to the recipient each month that combines the federal and state SSI payments.

States may change the payment amounts based on where, and with whom, people live. Also, some states might not count other income.

<b>Maximum payment for individual/couple living independently (2025)</b>			
<i>State</i>	<i>Older person</i>	<i>Blind</i>	<i>Has a disability</i>
California	\$1,206.94/ \$2,057.83	\$1,291.32/ \$2,283.35	\$1,206.94/ \$2,057.83
Delaware <sup>1, 2</sup>	\$967/ \$1,450	\$967/ \$1,450	\$967/ \$1,450
Hawaii <sup>2</sup>	\$967/ \$1,450	\$967/ \$1,450	\$967/ \$1,450
Iowa <sup>1, 2</sup>	\$967/ \$1,450	\$989/ \$1,494	\$967/ \$1,450
Michigan <sup>1, 2</sup>	\$967/ \$1,450	\$967/ \$1,450	\$967/ \$1,450
Montana <sup>1, 2</sup>	\$967/ \$1,450	\$967/ \$1,450	\$967/ \$1,450
Nevada	\$1,003.40/ \$1,524.46	\$1,076.30/ \$1,824.60	\$1,003.40/ \$1,450
New Jersey	\$998.25/ \$1,475.35	\$998.25/ \$1,475.35	\$998.25/ \$1,475.35
Pennsylvania <sup>1, 2</sup>	\$967/ \$1,450	\$967/ \$1,450	\$967/ \$1,450
Rhode Island <sup>1, 2</sup>	\$967/ \$1,450	\$967/ \$1,450	\$967/ \$1,450
Vermont	\$1,022.68/ \$1,555.80	\$1,022.68/ \$1,555.80	\$1,022.68/ \$1,555.80
Washington, D.C. <sup>1, 2</sup>	\$967/ \$1,450	\$967/ \$1,450	\$967/ \$1,450

<sup>1</sup> Supplement run jointly by federal and state government.

<sup>2</sup> State pays supplement only when recipient lives in particular settings.

## **How we figure payment amounts**

Before we begin paying someone SSI, we'll send the recipient a letter that details when payment will start and how much it'll be.

We compute the 1<sup>st</sup> SSI payment from the 1<sup>st</sup> full month after the person applied or became eligible for SSI. The amount paid may not be the same every month. The amount depends on income and living arrangements. We'll tell the person in advance whenever we change the amount of the payment.

The federal and state SSI payments may increase to keep up with the cost of living. Normally these increases come in January.

When a person becomes eligible again after being ineligible, the payment sometimes is prorated from the date the person became eligible to the end of the month. For example, a person who becomes eligible on the 10th day of the month will get an SSI payment based on the number of days from the 10th to the last day of the month. The payment amount is first calculated according to the person's income and living arrangements. It is then prorated.

We may reduce the SSI payment based on a person's living arrangement. For example, when a person or couple lives in another person's household, receives shelter from others living in the household, and all of their meals are paid for or provided by others within the household, we reduce their monthly SSI payment by one-third. This reduction takes the place of setting the exact dollar value of the in-kind help that the person or couple receives from others within that household.

---

For more information on how we calculate a person's payment amount based on their living arrangement visit <https://www.ssa.gov/ssi/text-living-ussi.htm>.

### **Interim assistance payments**

Some states and local subdivisions make “interim assistance payments” to people while they wait for a decision on whether they can get SSI. We will pay back the state or local government from the person's first retroactive SSI payment.

### **Medicaid**

In most states, people who get SSI also get Medicaid, which pays health care expenses.

In some states, Medicaid is available to a child with a disability, who is age 18 or younger, and who receives home care that costs the government less than institutional care. If someone gives away or sells personal items for less than what they are worth, or the person is a beneficiary of a trust, it may affect Medicaid coverage. For more information about Medicaid, contact the state medical assistance (Medicaid) office or local health or human services office.

### **Social services**

People who get SSI might be able to get social services from the state, city, or county. Depending on where the person lives, these may include homemaker services and arrangements for meals or transportation. Find out more at the local health or human services office.

### **Supplemental Nutrition Assistance Program (SNAP)**

People who have low income may be able to get help to buy food through the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. If everyone in your household is applying for or receiving SSI, you can apply for SNAP at one of our offices.

---

People who don't live in a household in which everyone is applying for or receiving SSI can visit [www.fns.usda.gov/snap](http://www.fns.usda.gov/snap) to find out how to apply. For more information about SNAP, read *Supplemental Nutrition Assistance Program (SNAP) Facts* (Publication No. 05-10101). For more information about other nutrition assistance programs that may be available to you, read *Nutrition Assistance Programs* (Publication No. 05-10100) available at [www.ssa.gov/pubs/EN-05-10100.pdf](http://www.ssa.gov/pubs/EN-05-10100.pdf).

## Who can get SSI?

People with low income and few resources who are age 65 or older, blind, or have a disability, may be able to get SSI. See “**Other rules**” for additional requirements. We consider people age 18 or older to have a disability if they have a physical or mental condition (or combination of conditions) that keeps them from engaging in substantial gainful activity. The condition must be expected to last at least 12 months or result in death.

We consider a child younger than age 18 to have a disability if the child has a physical or mental condition (or combination of conditions) that results in “marked and severe functional limitations.” The condition must be expected to last at least 12 months or result in death. For more information about benefits for children, read *Benefits for Children With Disabilities* (Publication No. 05-10026).

We consider a person “blind” if they have vision no better than 20/200 or a limited visual field of 20 degrees or less in the better eye with the use of a lens. A person whose sight isn't poor enough to be “blind” may still be considered to have a disability.

---

## What is income?

SSI considers “income” anything a person receives that can be used for food or shelter. Income includes but isn’t limited to cash, checks, and “gift” items received, such as food and shelter.

SSI divides income into 2 categories — earned and unearned. “Earned income” includes wages, net earnings from self-employment, certain royalties and honoraria, and money from sheltered workshops. “Unearned income” includes Social Security benefits, workers’ compensation, certain veterans’ compensation or pension payments, unemployment, pensions, in-kind support and maintenance, annuities, rent, and other income that isn’t earned.

In 2025, a person must have less than \$987 a month in unearned income to receive SSI. A couple may get SSI if they have unearned income of less than \$1,470 a month in 2025.

Because a larger portion of earned income isn’t counted, a person who gets SSI can earn up to \$2,019 a month (\$2,985 for a couple) and still get SSI.

Although we encourage people who already receive SSI to work, people who work while applying for SSI based on a disability can’t make as much in earned income. That’s because their ability to work affects our disability decision. In 2025, a person applying for SSI disability payments who isn’t blind, and who works and earns more than \$1,620 a month, probably won’t be able to get SSI. A person who is blind, is just now applying for SSI disability payments, and earns \$2,700 a month probably won’t be able to get SSI.

People who live in a state that adds money to the federal payment can get SSI even if they have more income (see the chart under “**SSI payment rates**”).

---

We reduce SSI payments for people with other income. Not everything a person gets is income and some things that are income don't count.

### **What doesn't count as income?**

- Medical care and services (including reimbursements and payment of health insurance premiums by others).
- Social services.
- Income from the sale, exchange, or replacement of resources (these are considered resources).
- Income tax refunds.
- Insurance on charge accounts or other credit accounts.
- Proceeds of a bona fide loan.
- Bills paid by someone else for things other than food or shelter.
- Replacement of lost or stolen income.
- Home (low income) energy assistance.
- Earned or unearned income of \$20 a month (except some types of unearned income based on need, such as certain veterans' pensions).
- Earned income of \$65 a month plus 1/2 of earned income over \$65 a month or, if there is no unearned income, \$85 a month of earned income plus 1/2 of the rest.
- Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamp assistance.
- Government refunds of taxes paid on real property or on food purchases.
- Assistance based on need from a state or local political subdivision or Indian tribe.
- Amounts for tuition and fees paid from grants, scholarships, fellowships, and gifts for educational expenses.

- Home-grown produce consumed by the household.
- Irregular or infrequent earned income totaling no more than \$30 a quarter.
- Irregular or infrequent unearned income totaling no more than \$60 a quarter.
- Domestic commercial transportation tickets received as gifts and used.
- Payments for giving foster care to a child not getting SSI but placed by an approved agency in the home of someone getting SSI.
- One-third of any child support payments from the absent parent if you are a child.
- Earnings (up to \$2,350 a month, but no more than \$9,460 a year in 2025) of a person younger than age 22 who regularly attends school or a training program.
- Grants or loans to students from the Department of Education's or Bureau of Indian Affairs' educational programs.
- Income needed by a blind or person with a disability for an approved plan to achieve self-support (see "**Plan to Achieve Self-Support (PASS)**").
- The cost of a blind person's work expenses.
- Earned income used to pay for items or services that help a person with a disability work (see "**Deductions for work expenses**").
- Housing assistance from most federal housing programs.
- Compensation to volunteers from the Corporation for National and Community Service (formerly known as ACTION) programs run by state and local subdivisions.
- Restitution payments made by the U.S. government to Japanese Americans and Aleuts who were interned or relocated during World War II.

- Payments made by the Austrian government under paragraphs 500-506 of the Austrian General Social Insurance Act.
- Agent Orange settlement payments.
- Reparations payments received by Holocaust survivors from the Federal Republic of Germany.
- Earned income tax credit payments and child tax credit payments.
- All federal refundable and advanced tax credits received on or after January 1, 2010.
- Netherlands WUV payments to victims of persecution during the German and Japanese occupations of the Netherlands and the Dutch East Indies.
- German social insurance payments under the ZRBG (Ghetto Pension).
- Relocation assistance for federal or federally assisted projects or by state or local governments.
- Assistance furnished in connection with a presidentially declared disaster and any interest earned on the assistance.
- Most federal judgment distribution payments and per capita payments of funds held in trust by the Secretary of the Interior made to members of Native American tribes, including purchases made with such payments.
- Up to \$2,000 a year of income that Native Americans get from their interests in trust or restricted Indian lands.
- Interest paid on excluded burial funds and left to accumulate.
- Any interest earned and left to accumulate as part of the value of an excluded burial space purchase agreement.
- Interest and dividends earned on other resources, in many cases.



- Food or shelter in a nonprofit retirement home or similar institution that is provided or paid for by a nonprofit organization that isn't expressly obligated to do so.
- Food, shelter, and home energy assistance provided by a private nonprofit organization if the assistance is based on need as certified by the state.
- Home energy assistance provided by certain home energy suppliers if the assistance is based on need and is certified by the state.
- Settlement payments to eligible American Indian landowners whose assets had been mismanaged by the United States.
- The first \$2,000 of compensation received per calendar year for participating in certain clinical trials.
- Crime victims' compensation payments.
- State annuities for certain veterans.
- Hostile fire and imminent danger pay from the Uniformed Services.
- AmeriCorps and National Civilian Community Corps (NCCC) payments.
- Payments from the Radiation Exposure Compensation trust fund.
- Funds received by American Indians from the Claims Resolution Act of 2010 (Cobell v. Salazar).
- Income excluded under other federal laws.
- Alaska Longevity Bonus payments.
- Interest on a dedicated account which is excluded from resources.
- Gifts to children with life-threatening conditions.

---

## Other income rules

If only 1 member of a couple qualifies for SSI, we may consider part of the ineligible member's income as the eligible spouse's income.

If an eligible couple separates, we treat each person on their own starting the 1st month after they separate.

If an unmarried child under age 18 is living at home, we may consider some of the parents' income as the child's income. We make allowances for the parents, and for other children living in the home, when we consider the parents' income. The remaining parental income is included with the child's income to decide if the child can get SSI.

## Monthly wage reporting

If an SSI recipient works, or somebody in the household whose income may affect the recipient works (see the “**Other income rules**” section for more information), we require monthly wage reporting. This is to ensure SSI payments are accurate and timely. Most people can report wages using our automated SSI Telephone Wage Reporting system, our free SSA Mobile Wage Reporting smartphone application, or the personal my Social Security online wage reporting tool available at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). The recipient or payee is responsible for reporting wages. We may overpay or underpay the SSI recipient if wages aren't reported timely. Submitting pay stubs on time every month will ensure accurate and timely SSI payments. You can sign up for email or text reminders to report monthly wages for SSI at [www.ssa.gov/benefits/ssi/wage-reporting](http://www.ssa.gov/benefits/ssi/wage-reporting).

---

## **Temporary Assistance for Needy Families (TANF)**

A person can receive both SSI and TANF payments. However, TANF is considered income for SSI purposes. Most states won't pay TANF to SSI recipients. Check with the TANF agency in your state.

### **Resources (things a person owns)**

To get SSI, a person's resources, or things a person owns, must be worth no more than \$2,000. A couple's resources can be worth up to \$3,000.

We count the couple's resources as if both members were eligible, so the higher limit applies even if only 1 member can get SSI.

If an eligible couple separates, we treat each member of the couple as an individual starting with the 1st month after the separation.

If an unmarried child under age 18 is living at home and the parents' resources exceed \$3,000 (\$2,000 if only 1 parent), we may consider the excess resource to belong to the child.

We consider any money, whether in cash or in an account, as a resource in the month after it is received in most cases. Sometimes money doesn't count as a resource for a limited time but then becomes a countable resource if it isn't spent within the given time limit.

A person may receive money that doesn't count as income when it's received but does count as a resource. The next section gives some examples.

### **What resources don't count?**

We don't count everything a person owns when we decide whether a person can get SSI. For example, we don't count the following:

- A home (and adjacent land) where a person lives.

- Household goods or personal effects. (These don't usually count as resources. However, we may count personal property acquired or held because of its value or as an investment.)
- One car, usually.
- Life insurance policies with a total face value of \$1,500 or less per person.
- Burial plots or spaces for a person and immediate family.
- Burial funds of up to \$1,500 per person for a person and spouse if specifically set aside for burial. This amount will be reduced by the amount of any excluded life insurance policy.
- Property needed for a person's self-support. This includes: property used in a trade or business or by the person as an employee; non-business income-producing property; and property used to produce essential goods and services (like rental property or land used to produce food for home consumption).
- Things that a person who is blind or has a disability needs for an approved plan to achieve self-support (see "**Plan to Achieve Self-Support (PASS)**").
- Disaster assistance furnished in connection with a presidentially declared disaster.
- Certain native corporation stocks held by natives of Alaska.
- Retroactive SSI or Social Security payments aren't counted as resources for 9 months after they are received. This gives time to make purchases or payments on debts that went unpaid while waiting for the back payments. Any retroactive payments left after 9 months will count as a resource.
- Crime victims' compensation payments for 9 months after they are received.

- Grants, scholarships, fellowships, and gifts for tuition and fees paid for education expenses for 9 months after the month received.
- State and local government relocation assistance for 9 months after it's received.
- All federal tax refunds and advanced tax credits are excluded for 12 months following the month received.
- Funds up to and including \$100,000 in an Achieving a Better Life Experience (ABLE) account (see “**Achieving a Better Life Experience (ABLE) Account**”).

### **Other rules about resources**

A person may own more resources than allowed because of property that can't be sold quickly. They may still be able to get SSI payments by signing an agreement to sell the resources.

If a person gives away or sells a resource for less than it is worth, there may be a period of ineligibility for SSI. The gift or sale also may make them ineligible for Medicaid coverage of nursing home and other services. A person should not give away a resource for the sake of being eligible for SSI.

### **Shared resources and income**

Federal law doesn't require support by relatives. But, in deciding whether someone can get SSI, we consider spouses who live together to be sharing their income and resources, and a child to be sharing their parents' income and resources.

### **Other rules**

In addition to being age 65 or older, blind or with a disability, and meeting the income and resource limits, a person must meet other requirements to be eligible for SSI. Generally, you need to be a United States citizen, but there are exceptions for certain noncitizens.

---

Applicants must also give us permission to contact financial institutions to request financial records that the institution may have about them.

## **Residence and citizenship**

To get SSI, a person must live in the 50 states, the District of Columbia, or the Northern Mariana Islands. This does not apply to children (with a disability) of military personnel and students temporarily abroad. U.S. citizens, U.S. nationals, and certain non-U.S. citizens who are lawfully residing in the 50 states, the District of Columbia, or the Northern Mariana Island can get SSI. For more information, read *Supplemental Security Income (SSI) for Noncitizens* (Publication No. 05-11051).

## **Sponsored noncitizens**

Whether a sponsored noncitizen can get SSI depends on the income and resources of the sponsor, the sponsor's spouse, and the noncitizen's own resources and income. The resources and income of the sponsor (and the sponsor's spouse) are considered to be the noncitizen's. We count these resources when deciding whether the noncitizen can get SSI and the amount of payment.

For noncitizens whose sponsors signed legally enforceable affidavits of support on December 19, 1997, or later, the sponsor's income and resources may be counted. This applies until the noncitizen becomes a U.S. citizen or works 10 years. Contact us for more information about sponsor income.

## **Leaving the United States**

We consider a person who leaves the 50 states, the District of Columbia, or the Northern Mariana Islands for an entire calendar month or 30 or more consecutive days absent from the United States. Any person receiving SSI can't receive payment for the period of absence from the United States. **For SSI purposes, we consider Puerto**

---

**Rico, U.S. Virgin Islands, Guam, and American Samoa to be outside the United States. People who move to Puerto Rico, U.S. Virgin Islands, Guam, and American Samoa, or any other location outside the 50 states, the District of Columbia, or the Northern Mariana Islands can't get SSI.**

A person may be outside the United States for an entire calendar month or 30 or more consecutive days. If so, payments can't start again until the person has been back in the 50 states, the District of Columbia, or the Northern Mariana Islands for 30 consecutive days. If a person is outside of the country for less than a month or 30 consecutive days, then there is no change in the SSI payment.

We have special rules for dependent children with disabilities of military personnel who leave the United States. They may be able to get or apply for SSI while overseas. We have exceptions for students studying abroad as well.

### **Applying for other benefits**

People who get or apply for SSI must apply for other cash benefits for which they may be eligible. Social Security benefits is an example of a cash benefit.

### **People in institutions**

People who live in city or county rest homes, mental institutions, halfway houses, jails, prisons, or other public institutions usually can't get SSI. Exceptions include:

- A person who lives in a publicly operated community residence that serves no more than 16 people may be able to get SSI.
- A person who lives in a public institution primarily to attend approved educational or vocational training may be able to get SSI. This applies if the training is designed to prepare the person for employment.

- A person who lives in a public or private medical treatment facility, and Medicaid is paying more than half the cost of his or her care. This person may be able to get SSI. A child in a public or private medical treatment facility may be able to get SSI if Medicaid or private insurance is paying more than half the cost of care. In these cases, the SSI payment is usually no more than \$30 a month, plus any additional money paid by the state.
- A person who lives in a public emergency shelter for the homeless. They can get SSI for up to 6 months during any 9-month period.
- Some people who get SSI, and who were working before entering an institution. They may be able to keep getting SSI for the first 2 full months in the institution.
- A person who gets SSI. They may be able to keep getting it for up to 3 months during a temporary stay in a medical institution if:
  - A doctor certifies that the person is expected to be there 3 months or less.
  - The person maintains a domicile and pays permanent living expenses.

We need evidence of the temporary stay by the 90th day after the person enters the institution, or by the date of discharge, whichever is earlier.

## Achieving a Better Life Experience (ABLE) Account

An Achieving a Better Life Experience (ABLE) account is a tax-advantaged savings account for an individual with a disability. You can use an ABLE account to save funds for many disability-related expenses. Anyone, including the account owner, family, and friends can contribute to the ABLE account. The account owner of an ABLE account must meet one of the following:



- Be receiving SSI based on disability or blindness that began before age 26.
- Be in SSI suspense due solely to excess income or resources and otherwise be eligible for SSI based on disability or blindness that began before age 26.
- Be receiving disability insurance benefits, childhood disability benefits, or surviving spouse's benefits, based on disability or blindness that occurred before age 26.
- Have a certification that disability or blindness occurred before age 26.
- Have conditions on Social Security's "List of Compassionate Allowances Conditions" which are deemed to meet the requirements for a disability certification if the condition was present and produced marked and severe functional limitations before the date on which the individual attained age 26.

The money that you have in your ABLÉ account (up to and including \$100,000) does not count as a resource under SSI rules. You can use money in an ABLÉ account to pay for certain qualified disability expenses, such as those for education, housing, transportation, employment training, employment support, assistive technology, and related services.

To learn more about ABLÉ accounts, please visit the Internal Revenue Service's website at [www.irs.gov/government-entities/federal-state-local-governments/able-accounts-tax-benefit-for-people-with-disabilities](http://www.irs.gov/government-entities/federal-state-local-governments/able-accounts-tax-benefit-for-people-with-disabilities).

***Please note: Social Security provides this section as a courtesy to help notify you of ABLÉ accounts. However, Social Security is not affiliated with and does not endorse any ABLÉ account provider or its services.***

## Information for people who get or apply for SSI

### Applying for SSI

Certain people may be eligible to complete an SSI application online at [www.ssa.gov/apply/ssi](http://www.ssa.gov/apply/ssi) if they:

- Are between the ages of 18 and 65.
- Have never been married.
- Reside in 1 of the 50 states, the District of Columbia, or the Northern Mariana Islands.
- Haven't applied for or received SSI payments in the past.
- Are applying for Social Security Disability Insurance (SSDI) benefits at the same time as an SSI claim.

You can also call us toll-free at **1-800-772-1213** to set up an appointment with your local Social Security office. If you are deaf or hard of hearing, you can call us at our TTY number **1-800-325-0778**.

Parents or guardians usually can apply for a child under age 18. It's helpful to have the following information before applying:

- Social Security card or number.
- Birth certificate or other proof of age.
- Home information, such as a mortgage receipt or lease, and landlord's name.
- Payroll slips, bank books, insurance policies, car registration, burial fund records, and other information about income and resources.
- Names, addresses, and telephone numbers of doctors, hospitals, and clinics (if applying due to disability or blindness).
- Proof of U.S. citizenship or eligible noncitizen status.

Do not wait to apply for SSI because you don't have all the documents. We will help you get them.

---

## How we handle SSI applications

Once your application is received, we evaluate evidence of identity, income, and resources. We will determine if a representative payee is needed and, if so, appoint one.

If the person applying seems to meet all the requirements and needs money right away due to an emergency, we may issue an emergency advance payment. Usually, we collect the amount of the advance payment from the SSI backpay or the first 6 SSI payments. If the person isn't eligible for SSI, the advance payment may have to be paid back.

**For a person age 65 or older**, we will determine if they will get SSI.

**For a person who has a disability or is blind** and getting SSDI benefits, our office may make the SSI decision without a formal medical decision.

**For a person who has a disability or is blind** and not getting SSDI benefits, a formal medical decision is needed. It's made by the state disability determination service. The state agency reviews all medical evidence submitted and requests additional evidence if needed.

A person applying for SSI who has a severe disability may be found "presumptively disabled" or "presumptively blind." They can get payments for up to 6 months while the state agency determines whether the person is blind or has a disability. These payments don't have to be paid back if the applicant is found not to be blind or has a disability.

## What to report

People who get SSI (or their representative payee) must report all changes that might affect eligibility or payment. A change should be reported **within 10 days** after the month in which it occurs.

---

**NOTE:** *If people don't report changes to us in a timely way, they can be penalized. With a penalty, they can lose money from their payment. This amount is from \$25 up to \$100. If we find out that people gave us false information or withheld important information on purpose, we can stop their benefits from 6 to 24 months.*

**People who get SSI must report:**

- Changes in income, resources, living arrangements, name, and marital status.
- If they start or stop work.
- If they enter or leave an institution.
- If their address changes.
- If their condition improves.
- If they leave the 50 states, the District of Columbia, or the Northern Mariana Islands. (Puerto Rico U.S. Virgin Islands, Guam, and American Samoa are considered outside the United States for SSI purposes only, and people who move to these territories are ineligible for SSI).
- If they have a felony or arrest warrant for flight to avoid prosecution or confinement, escape from custody, or flight-escape.

**Married people who get SSI** must report changes in their spouse's income and resources.

**If the person getting SSI is a child younger than age 18** living with his or her parents, any change in the parents' income and resources must be reported.

**People getting SSI who are blind or have a disability** must let us know if they go to work, become self-employed, or if their condition improves.

**Students between ages 18 and 22** must report if they start or stop going to school.

---

**The income of children who don't get SSI** may affect the amount of SSI payable to their parents, or to a sibling getting SSI. Recipients must report changes in the income of children who live in their household. They must also report changes in the school attendance of children between ages 18 and 22 and tell us when a child in the household reaches age 18 (or age 22 if a student).

**If a noncitizen has a sponsor**, the SSI recipient must report changes in the income and resources of the sponsor and the sponsor's spouse.

Notify us if a person who gets SSI can't manage money or dies. Reports can be made by phone, mail, or by contacting our office.

If you apply for or receive SSI, we will give you detailed information on your reporting responsibilities to us. For more information, read *What You Need to Know When You Get Supplemental Security Income (SSI)* (Publication No. 05-11011).

### **Right to appeal**

People have the right to appeal a decision made about their SSI (except some state decisions).

If a person disagrees with the decision, they have 60 days to appeal. For more information, read *Your Right To Question The Decision Made On Your Claim* (Publication No. 05-10058).

### **SSI reviews**

The law requires that we regularly review the case of each person getting SSI. We call this a "redetermination."

We'll ask the person getting SSI to provide information about income, resources, bank accounts, and where and with whom they live. It's a good idea to keep bank account statements because they may be needed for the redetermination.

---

In some cases, we can do the redetermination by mail or telephone. In other cases, we'll ask the person to contact the office for an interview. Local offices will notify the person when it's time for a redetermination.

### **Medical reviews**

We review disability cases to be sure the person still has a disability. We may ask for new medical evidence and ask the person to have special exams or tests. How often we review depends on how severe the impairment is and whether medical improvement is expected. If we expect a person's medical condition to improve, the case is reviewed 6 to 18 months after payments start.

### **Helping people who get SSI go back to work**

We have work incentives to encourage people who are blind or who have a disability to try to work. For information, read *Working While Disabled — How We Can Help* (Publication No. 05-10095).

### **Ticket to Work**

Most people who get SSI because they have a disability or are blind can use a "ticket" for vocational rehabilitation and other employment support services from an approved provider of their choice. A person in the program generally won't need to have a regularly scheduled medical review. For more information, read *Your Ticket to Work* (Publication No. 05-10061).

### **Deductions for work expenses**

In figuring the SSI payment amount, we can deduct some impairment-related work expenses (IRWE) from earned income. We must approve each deduction and the amount. The following work expenses usually are deductible:

- Wheelchairs, respirators, braces, and other medical devices.
- Attendant care services, such as assistance going to and from work or an interpreter for the deaf.
- One-handed typewriters, telecommunications devices for the deaf, computers, laptops, software, and other work-related equipment.
- Regularly prescribed drugs and medical services needed to control a medical condition.
- Home modifications, such as ramps or railings outside the home that improve mobility.
- Expendable medical supplies and other miscellaneous expenses.

In addition to those mentioned above, we allow blind people additional deductions for work expenses. Examples are federal, state, and Social Security taxes, guide dog expenses, routine transportation costs to and from work, and union dues. We deduct these work expenses before figuring a blind recipient's SSI eligibility or payment amount.

### **Continuation of payments and Medicaid**

We may pay SSI to people who have a disability, even if they work. As earnings increase, we reduce the amount of the SSI payment. Even if a person's cash payments stop because of wages, the person may be able to keep Medicaid coverage.

### **Plan to Achieve Self-Support (PASS)**

Under a Plan to Achieve Self-Support, a person who is blind or has a disability can set aside income and resources for a work goal. The person must use the funds to pay for things needed to reach the goal. These include vocational training, education, buying work-related

---

equipment, or starting a business. We don't count the funds set aside in deciding whether a person can get SSI or how much they can receive.

The person must have a realistic work goal, a specific savings or spending plan, and must account for the money that is set aside. The person must follow the plan, but can negotiate revisions if needed.

A vocational counselor, social worker, employer, Social Security representative, or anyone else may help a person develop this plan. We will evaluate the plan and decide if it's acceptable.

You can learn more by reading:

- *Working While Disabled — How We Can Help* (Publication No. 05-10095).
- *What You Need to Know When You Get SSI* (Publication No. 05-11011).
- *The Red Book — A Guide to Work Incentives* (Publication No. 64-030).

These free publications are available at [\*\*www.ssa.gov/pubs\*\*](http://www.ssa.gov/pubs).

## Quick benefit restart

A person who returns to work, but finds within 5 years that they can't continue to work because of a disability, can have payments restarted without filing a new application.

A person can get up to 6 months of provisional payments while we verify that a disability still exists. If we find the person still has a disability, regular SSI payments will start, if all other requirements are met. If we later find that the person does not have a disability, these provisional payments usually don't need to be returned.



---

## Contacting Us

There are several ways to contact us, such as online, by phone, and in person (by appointment). We're here to answer your questions and to serve you. For nearly 90 years, we have helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

### Visit our website

The most convenient way to conduct business with us is online at [www.ssa.gov](http://www.ssa.gov). You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Start or complete your request for an original or replacement Social Security card.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my* Social Security account, you can do even more.

- Review your *Social Security Statement*.
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.
- Change your direct deposit information (Social Security beneficiaries only).
- Get a replacement SSA-1099/1042S.

If you live outside the United States, visit [www.ssa.gov/foreign](http://www.ssa.gov/foreign) to access our online services.

---

## Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We can also make a video, phone, or in-person appointment for you, if needed. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8 a.m. – 7 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated phone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need, they must be original or copies that are certified by the issuing agency.





Securing today  
and tomorrow

**Social Security Administration** | Publication No. 05-11015

January 2025 (Recycle prior editions)

A Guide to Supplemental Security Income (SSI) for Groups and Organizations  
Produced and published at U.S. taxpayer expense