

UNDERSTANDING SSI AND MEDICAID:

Becoming Eligible and Maintaining Eligibility Webinar

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Note: The slides on SSI benefits and the representative payee program were prepared by David Vinokurov, District Manager of the Trenton Social Security office.

The slides on applying for Medicaid were prepared by NJ's Division on Medical Assistance and Health Services.

We want to thank Mr. Vinokurov and DMAHS for developing these slides and making them available for this webinar.

Supplemental Security Income (SSI)

Who Can Get SSI?

People with very limited income and resources who are:

- blind, at any age; or
- disabled, at any age; or
- age 65 or older

SSI & Medicaid

- People who qualify for SSI also qualify for Medicaid.
- In NJ, when individuals become Medicaid eligible, they must choose a Medicaid HMO, or they will be assigned to one.



SSI BENEFITS FOR CHILDREN, UNDER THE AGE OF 18

SSI Benefits for Children Under Age 18

- Supplemental Security Income (SSI) pays benefits to children with disabilities living in households with limited income and resources.
- For eligibility, Social Security Administration (SSA) looks at the income and assets of parent(s) living in the household and those of the child with a disability.



SSI Benefits for Children under age 18

Gross monthly earned income of parents for 2013.
These are general guidelines, with some exceptions.
Different calculations for unearned income.

- 1 parent and 1 child: Maximum earned income \$3,027/month
- 2 parents & 1 child: Maximum earned income of \$3,739/month
- 1 parent and 2 children: Maximum earned income of \$3,383/month
- 2 parents & 2 children: Maximum earned income of \$4095/month

SSI Benefits for Children Under Age 18

- Resource limits
 - \$4,000 if child living with 1 parent
 - \$5,000 if child living with 2 parents
 - \$2,000 if child living with other than parents
- SSA counts
 - bank accounts (including CDs & IRAs)
 - second car
 - stocks and bonds, 401Ks
 - liquid assets
 - property other than where you live

SSI Benefits for Children Under Age 18



- SSA does not count as resources
 - home in which the family lives
 - first car
 - burial plots
 - some resources set aside for burial

Determining Disability for Children Under Age 18

- Must have a physical or mental impairment (or combination) that results in marked and severe limitation in functioning
- Condition must be expected to last at least 12 months or result in death



**Supplemental Security Income (SSI)
benefits for persons with disabilities
after their 18th birthday**

**Everyone who receives SSI will
automatically receive NJ Medicaid**

When the Child with a Disability Reaches Age 18

- Social Security Admin. no longer counts the income and resources of parent(s) for eligibility
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply
- SSA uses the rules for adults in determining eligibility



SSI Benefits for Adults (after 18th birthday)

- Must have a physical or mental impairment (or combination of conditions)
- Inability to perform substantial work activity
- Disability must be expected to last 12 consecutive months or result in death
- Very limited resource limits

SSI Benefits for Adults – Eligible After 18th Birthday

- Resource limits
 - \$2,000 for individual
- Social Security Admin (SSA) Counts
 - bank accounts (CDs)
 - stocks and bonds, 401Ks
 - liquid assets

Example: Bonds given as baby gifts, using the child's Soc. Sec. # count as assets! Parents often forget about this, and child is determined ineligible if total assets exceeds \$2,000.



SSI Benefits for Adults (after 18th birthday)

- SSA does not count as resources
 - home in which you live
 - burial plots
 - some resources set aside for burial



Resource Limits for SSI

- Adults (age 18 and older) with intellectual or developmental disabilities will be found **ineligible** for SSI if they have more than \$2,000 in their own name.
- Depending on the amount of assets in the child's name: Family may get information from the SSA at no charge on legally acceptable ways to purchase items for the benefit of the consumer, or they may consult an attorney about a special needs trust so consumer with I/DD is eligible for SSI.
- Be sure that caregivers understand financial eligibility rules of the SSI program **BEFORE** applying for SSI.

What Is a Special (Supplemental) Needs Trust (SNT) ?

- **Special Needs Trust** is a way to set aside funds for a person with a disability without jeopardizing vital government benefits (e.g., SSI, Medicaid, Section 8 housing).
- Two Types of SNT's:
 - Third Party funds from parents, grandparents, friends, insurance.
 - First party funds from the beneficiary, a settlement, direct inheritance, earnings, savings

This slide was prepared by Ellen Nalven M.Ed.,
Executive Director Planned Lifetime Assistance Network of NJ (PLAN/NJ)

What Is a Special Needs Trust (SNT) ?

- Also known as a Supplemental Benefits Trust
 - Funds used to supplement public benefits for improved quality of life
- The beneficiary does not have direct access to the trust
- Prevents beneficiary from owning assets that could eliminate means tested government benefits

This slide was prepared by Ellen Nalven M.Ed.,
Executive Director Planned Lifetime Assistance Network of NJ (PLAN/NJ)

Benefits of a SNT

- The beneficiary may continue to collect benefits: SSI, Medicaid, Food Stamps, HUD Housing, etc.
- The trust can provide things to enhance his or her life, such as personal care assistance, transportation, education, recreation, clothing, electronics, furniture, etc.
- The trust protects assets from being claimed by creditors or government agencies.
- The beneficiary is protected from being exploited through the appointment of a trustee.

This slide was prepared by Ellen Nalven M.Ed.,
Executive Director Planned Lifetime Assistance Network of NJ (PLAN/NJ)

Benefits of a SNT

- If considering setting up a Special Needs Trust, consult an attorney with expertise in this type of trust.
- Link to the PLAN NJ website, list of attorneys:
<http://www.plannj.org/plannjresources>

The SSI application process

The SSI Application Process

There are several ways to apply for SSI benefits:

- Visit the SSA website at *www.socialsecurity.gov* to apply online.
- Call or visit any Social Security office to schedule an appointment. Unless the child is already receiving SSI, suggest applying soon after the child's 18th birthday.
- Contact SSA toll-free at **1-800-772-1213** (TTY **1-800-325-0778**)

The SSI Application Process

When you apply for SSI benefits, you will be asked to:

- Describe your child's disabling condition
- Give information about where your child has received treatment for his/her disability
- Give information about medications
- Give information about education and past work history
- Authorize release of the records to be used in making the disability decision



The SSI Application Process

- Recommend doing the medical/disability portion of SSI application online.
- It's helpful to describe *all* of the child's limitations, e.g., will be in school until age 21 because of the disability

Authorization to Disclose Information

This form (SSA-827) gives permission to your child's healthcare providers and others to release the records to Social Security

- This form will appear at the end of the online disability report
- You can electronically sign and submit this medical release form
- Another option is to print, sign and mail it to Social Security

What You Can Complete Online

When applying for SSI:

You can complete the Adult Disability Report (Form SSA-3368) and the Child Disability Report (Form SSA-3820) online

You can complete the SSI income and assets application in person **or over the phone**. Call **1-800-772-1213** (TTY **1-800-325-0778**) or contact your local Social Security office to set up an appointment

Advantages of Online Applications

When you apply for benefits online, you can:

- Complete the application forms at your convenience
- Take several sessions to complete the forms
- Take advantage of online help
- Print a copy for your records before submitting them

What Happens Next

- Social Security will forward the application to the state Disability Determination Services (DDS) agency
- The DDS will contact your child's medical providers to obtain the medical records
- The DDS may ask you to provide additional information about how your child's condition affects his/her daily activities
- The DDS may send a questionnaire to the parents to provide additional information about the child's limitations in activities of daily living (ADLs)

And Then What?

- If adequate information is available in existing records, along with your statements, the DDS will make a decision
- The DDS may ask your child to have a special examination, at their expense, if more information is needed about your child's disabling condition
- Let child's doctor and office manager know that SSA/DDS may request information. It is important for doctor's office to respond.



**Decision on the
application for SSI**

If Your Child's Claim Is Allowed

SSA will send you an award notice that explains

- When your child's benefits start and the monthly benefit amount
- Information you need to report to Social Security (Examples: work activity, medical status)
- When your child's case will be reviewed
- What to do if you have any questions

If Your Child's Claim Is Denied

- You will get a letter explaining the denial
- You may appeal the decision within **60 days** after you receive the notice from SSA. Appeals must be made in that time frame.
- You will need to update information that has changed and/or provide additional details
- All levels of appeal can be done online

How to Request an Appeal Online

Go to www.socialsecurity.gov/disability/appeal

Complete and submit these forms online:

- The appeal form mentioned in the decision letter you received
- An Appeal Disability Report (Form i3441)

You also will need to print, sign and mail a new Authorization to Disclose Information (Form SSA-827).

If SSI is Denied, Apply for Medicaid

- If SSI is denied, you can appeal the denial while also applying for the person with a disability to have NJ Medicaid under Medicaid expansion as a single adult.
- Medicaid expansion is going into effect in NJ on Jan. 1, 2013.
- Persons can have private health insurance and also apply for Medicaid expansion. But cannot have Medicare and apply for Medicaid expansion.

Social Security Benefits for Disabled Adult Children (DAC)

**1634 DAC eligible, in accordance
with the Social Security Act**

Social Security Benefits for DACs

- ★ Important Social Security term:
 - 1634 Disabled Adult Child (DAC)
 - This term is very specific to persons who have received SSI and whose disability started before age 22.

DDD's Medicaid Requirement

- With DDD's new requirement on Medicaid eligibility, all families and professionals should be informed of the importance of persons with I/DD applying for SSI at age 18!
- When approved for SSI, they will get Medicaid also.

DDD & Medicaid Eligibility for DACs

What happens when a person with I/DD has SSI and Medicaid, and then mom or dad retires, becomes disabled, or dies?

- Consumer will start to receive a monthly SSD benefit check, based on the parent's work history.
- If SSD benefit is larger than \$958/month (for 2013) consumer will be notified that SSI and Medicaid are ending.
- **IMPORTANT: Consumer who previously had SSI can get NJ Medicaid by applying to the County Board of Social Services (also called County Welfare agency) as a disabled adult child (DAC). Consumer cannot exceed \$2,000 in resources.**

Medicaid Eligibility Requirements for Disabled Adult Children (DAC)

An individual who was receiving Supplemental Security Income (SSI) benefits and who meets the following:

- Is at least 18 years of age;
- Has blindness or a disability which began before the age of 22;
- Has been receiving Supplemental Security Income (SSI) based on blindness or disability; and
- Has lost SSI due to the receipt of Social Security benefits on a parent's record due to the retirement, death or disability of a parent.

If the person meets all the above criteria, she/he may qualify as a Disabled Adult Child (DAC)

DAC flyer developed by NJ Dept. of Human Services

- **For the consumers who had SSI:**
 - The DAC flyer explains what to do, step by step, to obtain a benefit award letter from Social Security, which documents that a person with a disability received SSI in the past and is eligible to have Medicaid.
 - The DAC flyer is available on The Arc of NJ's website and it will be posted with these slides in a few days.

Disabled Adult Children (DAC)



Disabled Adult Children (DAC)

Eligibility Group Requirements: An individual who was receiving Supplemental Security Income (SSI) benefits and who meets the following:

- Is at least 18 years of age;
- Has blindness or a disability which began before the age of 22;
- Has been receiving Supplemental Security Income (SSI) based on blindness or disability; and
- Has lost Supplemental Security Income (SSI) due to the receipt of Social Security benefits on a parent's record due to the retirement, death or disability of a parent.

"If the person meets all of the above criteria, s/he may qualify as Disabled Adult Child (DAC). This designation comes from the Social Security Administration. It allows the County Welfare Agency not to count this benefit. Eligibility for Medicaid will continue as long as the person is determined blind or disabled. However, if the person receives income from another source or exceeds the resource limits, s/he may become ineligible for Medicaid coverage."

What should an individual do if s/he loses SSI benefits and Medicaid coverage because of receiving Social Security Disabled Adult Child (DAC) benefits resulting in income exceeding the SSI income limit?

You should have received a letter from the Social Security Administration (SSA) verifying that you are eligible for DAC status. If you have not received this letter or no longer have this letter, have your Social Security Representative (Dyre) call 1-800-772-1234 (available Monday - Friday from 7am to 7 pm) to request a "Benefit Award Letter for a person with a developmental disability receiving Social Security benefits as a Disabled Adult Child or Disabled Dependent Child for an individual who received SSI in the past."



The "non 1634 DACs"

- What happens when a person **NEVER HAD SSI** and then mom or dad retires, becomes disabled, or dies?
 - Consumer will start to receive a monthly Social Security Disability (SSD) benefit on parent's work history, and 24 months later, Medicare starts
 - If SSD benefit is larger than \$958/month (for 2013) and consumer also has Medicare, he/she **CANNOT GET NJ MEDICAID**
 - DDD views these people as "non-DACs".
 - In the future: These people should be able to get DDD services, as non 1634 DACs, if they meet DDD's functional eligibility criteria, and SSD started before child reached age 18.

Why is SSI at age 18 so important?

- Having SSI guarantees that consumers will be 1634 DAC- eligible in the future -- when a parent retires, becomes disabled, or dies.
- When consumers are 1634 DACs, they will continue to be Medicaid eligible no matter how much SSD money consumers receive in the future from the parent's employment history.

Medicare Coverage

- Persons who receive Social Security Disability (SSD) benefits are automatically enrolled in Medicare after receiving SSD for 24 months
- SSA will send information about Medicare before this coverage starts

Community Medicaid Programs

Non-Financial Medicaid Eligibility

- 65+ years old; or
- Determined to be blind or disabled according to the Social Security Disability guidelines; and
- Resident of New Jersey; and
- U.S. citizen or qualified aliens; (most immigrants are barred from Medicaid for 5 yrs.)

Applying for “ABD” Medicaid

- To apply for the Aged, Blind or Disabled (ABD) Community Medicaid program, please call your local County Welfare Agency (CWA)/Board of Social Services (BSS) for an appointment. To view or print a list of County Welfare Agencies (Boards of Social Services), please visit:

<http://www.state.nj.us/humanservices/dfd/programs/njsnap/cwa/index.html>

- When applying for ABD Medicaid you will be asked to provide personal papers that will prove who you are, where you live, what you own, how much money you receive each month, where it comes from and how much you spend on living expenses, and any financial resources. The more information you are able to bring the better.
- On the day of the appointment, please provide your worker with copies of all necessary documents to ensure accurate processing of your application.
- Programs available to you are Medicaid Only and New Jersey Care...Special Medicaid Program. If employed and Disabled, NJ WorkAbility.

Medicaid Only Program Financial Eligibility Criteria

- Your monthly gross income cannot exceed \$741.25.
(2013 Income Limit)
- Resources at or below \$2,000

New Jersey Care... Special Medicaid Program Financial Eligibility Criteria

- **For 2013:** The current monthly gross income from all sources must be at or below \$958.00.
(Income is determined by total gross income subtracting a disregard of income. Unearned income receives a \$20 disregard and earned income receives a \$65 disregard and divide the remainder in half)
- **For 2013,** the total resources must be at or below \$4000.

NJ WorkAbility

- Must meet the same criteria as New Jersey Care... Special Medicaid Programs
- Must be between the ages of 16-64
- Unearned income received under the applicant's own account is disregarded; but *unearned income received under parent's account cannot exceed \$958.* (2013 limits).
- For 2013, a person can earn up to \$4,853.00 monthly gross income.
- An individual can have up to \$20,000 in resources.
- IRA/401K plans are not counted.

What Documents to Provide

Who are you?

- You will be asked to show proof of your identity, age, citizenship and marital status. Please provide one document from each column. Be aware that some documents will give proof for more than one category; a U.S. Passport will prove your identity, age and citizenship:

Identity Age	Age	Citizenship	Marital Status
US Passport	US Passport	US Passport	Marriage License
Driver's License	Birth Certificate	Birth Certificate	Divorce Decree
State issued I.D.	Driver's License	Naturalization	Death Certificate
Voter Registration	Baptismal Certificate	Papers	Separation Papers
Work Registration I.D.		Alien Registration Card	
Work or School I.D.			
Clinical/Medical Card			
Medicare Card (serves as proof of citizenship)			

What Documents to Provide

Where do you live?

- Any of the following documents may provide proof of New Jersey residency:
 - Copy of Deed to Home
 - Apartment Lease
 - NJ Driver's License
 - Rent Receipt
 - Current Utility Bill
 - Statement from Landlord

What Documents to Provide

What do you own?

- Many people do not realize how much they own. Ownership is not limited to homes and automobiles. It can include cash values of life insurance policies, trust fund accounts, burial plots and many other things. In order to present the clearest picture of your financial situation, you may be asked to bring copies of any of the following items:
 - Checking & Savings Accounts
 - All Life Insurance Policies
 - Pre-Paid Funeral Arrangements
 - Special Needs Trusts
 - IRAs
 - Annuities, 401k / 403b Retirement Accounts
 - Stocks or Bonds
 - Certificates of Deposit
 - Deed to Burial Plots
 - Trusts or other Holding Instruments
 - Keogh Accounts

What Documents to Provide

How much do you make?

- The next area that you will be asked to provide documentation for is your monthly income. The income can be earned, such as receiving a pay check, or unearned, such as receiving social security benefits. Listed below are some examples of documents that can prove how much money you receive each month and its source.

Note: All applicants must provide their Social Security Card and Medicare Card:

- Social Security Verification
- Most Recent Pay Stubs
- Income Statement from Employer
- Support/Alimony Payments
- Unemployment Verification
- Temporary Disability Verification
- Worker's Compensation Verification

Note:

- *Interest and dividends count as income.*
- *In kind support will be assessed if you do not pay fair market value for room and board expenses.*

Excluded Resources

- Life Insurance policies, such as term life policies and policies whose face value does not exceed \$1,500
- Burial spaces.
- Burial accounts not to exceed \$1,500.
- Funds assigned to an irrevocable funeral trust.
- Funds assigned to a Medicaid compliant special needs trust
- Anything deemed not accessible through no fault of the individual.
- Excluded resources must be re-evaluated at every Medicaid redetermination for accessibility.

Authorized Agents

An individual who has the legal authority to act on the behalf of the individual applying for Medicaid benefits.

- Parents can elect to be Authorized Agents on behalf of their children (individuals under 18 years of age).
- For applicants 18-years of age or older, parents or responsible relatives should provide any documents showing that you have designated Guardianship or Power of Attorney.
- You may be asked to provide additional information to ensure that Medicaid has the most complete understanding of your situation as possible.

Check List for Community Medicaid			
Information Required	One of the following documents should be provided as verification		
Proof of Age	US Passport Driver's License	Birth Certificate Other _____	
Proof of Citizenship	US Passport Alien Registration Card Other _____	Birth Certificate Voter's Registration Card	Naturalization Papers Medicare Card
Marital Status	Marriage Certificate Spouse's Death Certificate	Separation Papers Other _____	Divorce Decree
To accurately assess income information and financial resources, copies of all that is applicable must be provided			
Income Verification <i>When applicable, please provide documentation showing designation of POWER OF ATTORNEY or GUADIANSHIP or a THIRD PARTY SIGNATOR who has signed an Authorized Representative form.</i>	Most recent paystubs Social Security Award Notification Support/Alimony Checks or Court Order Unemployment Notification Other _____	Temporary Disability Award Notification Railroad Retirement Notification Pension Checks Workers' Comp Notification	
* This is not a complete list, but rather an itemization of the most common types of receivable income. Please keep in mind, the importance of providing all sources of income.			
Resource Verification	Checking Acct Statements Savings Acct Statements Certification of Deposit Amount of Cash on Hand IRA, 401K, 403B, Keogh Accounts Money Market Accounts Mortgages Christmas/Vacation Clubs	Burial Plot Information Special Needs Trusts Funds Set Aside for Burial Life Insurance Policies with Cash Value Statement Trusts or other Financial Instruments Prepaid Funeral Contracts Other _____	

Medicaid Expansion Under the Federal Health Care Law

Who is eligible?

- Single Adults and Childless Couples,
- Income limits are 133% of the Federal Poverty Level (FPL).
 - Example: A single adult with \$15,282 (2013 income standard) in gross annual income would be eligible and would receive the Alternate Benefit Package.

1. This population can also have other health insurance.

2. Alternate Benefit Plan will include Mental Health and Substance Abuse Services as well as all Plan A Benefits.

3. Services will be provided through the Medicaid Managed Care Organizations.

4. Applications can be submitted online at njfamilycare.org, or can be obtained at the County Welfare Agency

5. NOTE: Persons who receive Medicare benefits are not eligible for Federal Health Care Law coverage

The Social Security Administration's Representative Payee Program

The Representative Payment Program

- Assists persons with disabilities who are not capable of managing money.
- The representative payee is the designated person who will manage the consumer's Social Security income.



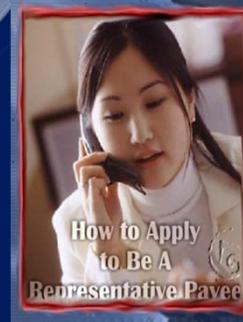
What is a Representative Payee

- Person
- Agency
- Organization or
- Institution selected to receive and manage benefits on behalf of an incapable or legally incompetent beneficiary.



Applying to be a Representative Payee

- ★ Contact your local Social Security office
- Face-to-face interview
 - Documented proof of identity
 - Current mailing & location address
 - Bank account information (for direct deposit)



How SSA Selects a Payee

- Conduct a face-to-face interview to:
- ★ Determine relationship to the beneficiary,
 - Discuss qualifications,
 - Discuss ability to carry out responsibilities of a rep payee,
 - Explain rep payee duties,
 - Explain reporting responsibilities, and
 - Explain liability for not reporting changes.



Power-of-Attorney

- For Social Security, having power-of-attorney or a joint bank account with the beneficiary is NOT the same thing as being a rep. payee.
- Being a Social Security rep. payee does not entitle an individual to manage any funds that aren't Social Security or SSI payments.



**My Social Security – Online access
to one's Social Security account**

IMPORTANT!

- Online access to an individual's Social Security account: **My Social Security**
- **Starting April 1, 2014, most communication from Social Security that previously was done by mail will only occur via the person's My Social Security account!**
 - This applies to everyone who receives Social Security benefits, not just SSI applications.

my Social Security

Your Online Account ... Your Control
w.socialsecurity.gov/myaccount

my Social Security



Sign in

Create an Account

my Social Security is an easy-to-access, easy-to-use portal to view and update some of your own Social Security information.

Who Can Create a *my* Social Security Account?

You must be at least 18 years old and have:



- A valid E-mail address;
- A Social Security number; and
- A U.S. mailing address.

my Social Security Services

If you don't get benefits, you can—

- View, save, and print your online *Social Security Statement*.

If you do get benefits you can—

- Get your benefit verification letter;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number; and
- Start or change your direct deposit.

Your Online *Social Security Statement* Provides

- Estimates of the retirement and disability benefits you may receive;
- Estimates of benefits your family may get when you receive Social Security or die;
- A list of your lifetime earnings according to Social Security's records;
- The estimated Social Security and Medicare taxes you've paid;
- Information about qualifying and signing up for Medicare; and
- A printable version of your *Social Security Statement*.

The Online Benefit Verification Letter

With *my* Social Security you can get your online benefit verification letter and use it as official proof of:



- Your income when you apply for a loan or mortgage, assisted housing or other state or local benefits;
- Your current Medicare health insurance coverage;
- Your retirement or disability status; and
- Your age.

How To Get Your Online Benefit Verification Letter

To get your benefit verification letter:



- Sign into your account; and
- Select “Get a Benefit Verification Letter.”
- Your letter will be displayed and you may print it or save it for later use.



my Social Security

Getting Started How to create a *my* Social Security account

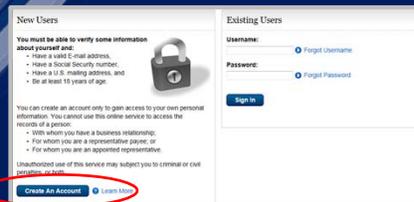
Step 1

Visit www.socialsecurity.gov/myaccount and select: *my* Social Security



Step 2

Select “Create An Account.”



my Social Security

Getting Started How to create a my Social Security account

Step 3

Provide some personal information to verify your identity.



Screenshot of the Social Security Administration's 'Create an Account' page. The page title is 'Social Security' and 'The Official Website of the U.S. Social Security Administration'. Below the title is a progress bar with three steps: 1. Verify your Identity (active), 2. Secure your Identity, and 3. Create your Account. The main heading is 'Please tell us who you are'. Underneath, it says 'Your Name: As shown on your Social Security card'. There are four input fields: 'First', 'M.I.', 'Last', and 'Suffix'.



Screenshot of the Social Security Administration's 'Create an Account' page. The page title is 'Social Security' and 'The Official Website of the U.S. Social Security Administration'. Below the title is a progress bar with three steps: 1. Verify your Identity, 2. Secure your Identity, and 3. Create your Account (active). The main heading is 'Please create your account details'. Underneath, there is a 'Username:' label followed by an input field.

Step 4

Choose a username and password to create your account.

Remember the Fastest Way to Verify Social Security and SSI Benefits—

my Social Security provides an online benefit verification letter immediately



Visit: www.socialsecurity.gov/myaccount

To Learn More About Social Security

Call, visit or go online to find
any of these pamphlets

Disability Benefits

Publication No. 05-10029

Supplemental Security Income (SSI)

Publication No. 05-11000

Benefits For Children

With Disabilities

Publication No. 05-10026



Visit Our Website or Call



www.socialsecurity.gov

or

1-800-772-1213

TTY 1-800-325-0778