



# Supplemental Security Income (SSI)

Supplemental Security Income provides cash assistance to low-income persons who are elderly, or persons of any age who are blind or disabled. Last year over 95,000 Wisconsin residents received monthly SSI payments, which can be as high as \$628 for an individual OR \$949 for a couple.

## ELIGIBILITY

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### Am I Eligible?

**SSI IS AVAILABLE** to many low-income people who are either elderly or who have a disability, including children. You may be eligible for SSI if:

- You are a U.S. citizen or qualified alien;
- You are ONE of the following:
  - Age 65 or older, OR
  - A blind or disabled adult, OR
  - A blind or disabled child.
- You meet the NET income and asset limits of the program.

### How Is NET Monthly Income Determined?

**SSI ELIGIBILITY** is based on your (and your spouse's) NET monthly income. NET income is the income that remains after you subtract certain deductions from your GROSS (pre-tax) income. Social Security will help you determine your NET income because the steps can be complicated. If you want to estimate your NET monthly income, do the following:

- Begin with your total monthly income (don't count FoodShare or home energy assistance. Some housing assistance is also exempt).
- Subtract \$20;
- Subtract the first \$65 per month that you earn from working;
- Subtract half of any additional money over \$65 you earn from working;
- Subtract earned income you use specifically to enable you to work. (For instance, if you use earnings to pay for transportation to work, the cost is deductible. Social Security can tell you about other special exemptions for blind or disabled persons who work.)

### What Are SSI NET Monthly Income Limits?

**TO QUALIFY** for SSI your NET income after subtracting all the deductions you are allowed cannot be more than in the table below. If you are married you must use the limits for a couple, even if your spouse is not elderly or disabled.

Monthly Income limits Increase January 1, 2006

Household Size	Individual	Couple
Monthly <b>NET</b> Income Limits	\$579	\$869

### What Are SSI Asset Limits?

**YOUR ASSETS** (savings, investments, and possessions you own) cannot exceed \$2,000 for a single person or \$3,000 for a couple. Some things are NOT counted, like your home and the land it's on, most personal goods, most small life insurance policies, most cars, burial plots for family members, and burial funds (up to \$1,500 per family member).

**How Does SSI Decide If I Am Disabled?**

**SOCIAL SECURITY** considers you “disabled” if they determine your condition prevents you from working and is expected to last at least a year or result in death. A child is “disabled” if an adult with the same condition would be found disabled. It can take up to 6 months for Social Security to decide if you are disabled, however some people can begin getting benefits right away.

## **BENEFITS**

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**How Much Can I Receive?**

**THE SIZE** of your SSI payment depends on your NET monthly income - the smaller your NET income, the larger the SSI payment. The amount you get also depends on whether your spouse is eligible, and whether you live alone or with someone else. The maximum monthly SSI payment for one person living independently is \$663, and for a couple living independently is \$1001 if both are eligible. These amounts include both federal and state payments.

**Are There Other Services For SSI Recipients?**

**IF YOU** receive SSI you will automatically be enrolled in Medicaid without having to apply. You should contact your county or tribal human or social services office about other assistance you may be eligible for:

- *FoodShare*. Most SSI recipients are eligible. (If everyone in your household is applying for or receiving SSI, the Social Security Office can take your application).
- *SSI-E*. If you have long-term support needs and large expenses, you may qualify for this supplemental payment from the State of Wisconsin.
- *Other services*. You may be able to receive homemaker and chore services, out-of-home care, rehab services and protective services.

**Can My Non-Disabled Children Receive Payments?**

**IF YOU** are a single parent receiving SSI (or a couple who both receive SSI) your non-disabled children may qualify for a Caretaker Supplement payment. If eligible, you can get \$250/month for the first child and \$150/month for each additional child. The program is not part of SSI, so you must apply through your county or tribal human or social services department.

## **APPLICATION**

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**How Do I Apply?**

**CONTACT THE** Social Security Administration at 800-772-1213 and they will direct you to your nearest Social Security Office. More information is available online at [www.dhfs.state.wi.us/ssi/](http://www.dhfs.state.wi.us/ssi/).