

## What is SSI?

SSI is short for Supplemental Security Income. It is a federal program that gives extra money each month to people who qualify.

## Who can qualify for SSI?

You qualify if you are 65 or older, are blind, or have a disability. You must also:

- have limited income,
- have limited resources,
- live in the U.S. or U.S. territories\*, and
- be a U.S. citizen (most legal residents can qualify).

## How much SSI can I get?

The maximum SSI benefits are:

- \$674/month – for an individual
- \$1,011/month – for a couple

## How much income can I earn and still qualify for SSI?

The maximum income you can earn from wages is:

- \$1,433/month – for an individual
- \$2,107/month – for a couple

The more income you have, the lower your SSI benefit will be.

## Can I get SSI if my income is not from wages?

Yes, if the income not from wages is not over:

- \$643/month – for an individual
- \$954/month – for a couple

## What is SSI's limit on resources?

Your resources must not be more than:

- \$2,000/month – for an individual
- \$3,000/month – for a couple

## Do I have to count *all* my resources?

No. Do **not** count:

- The home where you live or the land that it is on
- Household goods and personal belongings
- One car that you or someone in your home uses for transportation
- Life insurance policy worth \$1,500 or less
- Burial plots for you and your immediate family
- Burial funds for you and your spouse, up to \$1,500 each

You must count all other resources, including property, stocks and bonds, bank accounts, and other things you own that can be turned into cash.

\* Including Puerto Rico, American Samoa, Northern Mariana Islands, and the U.S. Virgin Islands.

## If I qualify for SSI, can I get other benefits?

Yes. If you qualify for SSI you could also get:

- Medicaid, which helps pay doctor and hospital bills. If you are over 65 and qualify for SSI, you also qualify for Medicaid.
- Food Stamps to help pay for your groceries.

## What if I don't qualify for SSI?

If you are not eligible for SSI, you may qualify for other federal programs that help pay for out-of-pocket Medicare costs. Ask your social security caseworker about QMB and SLMB.

## What if I disagree with SSI's decision?

If you think the decision was incorrect, you have a right to appeal. There are lawyers who specialize in this area of the law. For a referral, contact your local Legal Aid office.

## What information do I need to apply for SSI?

Have these things available:

- Proof of your age
- Your Social Security number
- Information about your mortgage or lease
- Your income information, such as pay stubs and bank statements
- If you are applying because you are blind or have a disability, take a list of the doctors, hospitals, and clinics where you have been treated
- Proof of U.S. citizenship or noncitizen eligibility
- Your savings or checking account number to set up direct deposit

## How do I apply for SSI?

**Call** the Social Security Administration from 7 a.m. to 7 p.m., Monday – Friday:

**(800) 772-1213**

**TTY (800) 325-0778**

**Internet:** Go to the SSI web site: [www.ssa.gov/ssi](http://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](http://www.ssa.gov/reach.htm)

## For more information...

You can learn more at these web sites:

- [www.ssa.gov](http://www.ssa.gov)
- [www.aarp.org](http://www.aarp.org)