



## Applying for SSI on Behalf of a Child with Special Needs

Often times when a child has special needs, one of the parents decides to leave the workplace in order to tend to the needs of the child. When this happens, the family is left with only one income, which can make it very hard to get by financially. Between medical bills and the lack of two incomes, a financial situation can quickly become dire. Fortunately, in some cases, Social Security Disability benefits known as Supplemental Security Income can help offset some of this financial strain.

### Step 1: Understanding SSI

Supplemental Security Income (SSI) is a needs-based program for children and adults who have disabilities. If your child meets the medical and financial criteria for the SSI program, he or she may qualify for SSI benefits which include a monthly SSI payment and medical insurance through the Social Security program. The exact amount of money that your child will receive each month through the SSI program depends on your household income and assets.

When determining whether or not your child meets the financial criteria of the SSI program, a process called parental deeming is used. Not all income is counted during the deeming process. Deeming applies if:

- The parents and/or step-parent has income and/or resources that must be considered;
- The child is under the age of 18; and
- The child lives at home with his or her natural or adoptive parents or lives away at school but comes home one weekends, holidays, or school vacations and is subject to parental control.

Not all income is counted toward the SSI limit in the deeming process. Temporary Assistance for Needy Families, pension from the Department of Veterans Affairs, general public assistance payments, foster care payments for ineligible children, and income used to make court-ordered support payments are not used during the deeming process.

In addition, not all household resources are used during the deeming process. Your family's home, one vehicle that is used for transportation, and money allocated to pension funds are not counted toward household assets.

For the income that is counted during the deeming process, the SSA only counts a portion of the income as being deemed toward the child. As a result, not all income that is counted for the parents will actually go toward the SSI eligibility limits.

For more information on qualifying for SSI benefits, visit:  
<http://www.disability-benefits-help.org/ssi/qualify-for-ssi>

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## **Step 2: Understanding if Your Child Medically Qualifies for SSI**

In addition to meeting financial requirements in order to be eligible for SSI benefits, your child must also meet the medical eligibility criteria of the SSI program. According to the Social Security Administration, a child is only determined to be disabled if:

- The child has a physical or mental condition that very seriously limits his or her activities; and
- The condition has lasted or is expected to last at least 1 year or result in death.

In addition, the SSA publishes a list of disabling conditions that could qualify a child for Social Security Disability benefits. This publication is known as the Blue Book (<http://www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm>). In addition to listing all of the conditions that could qualify an individual for Social Security Disability benefits, the publication also lists all of the criteria that must be met in order to qualify under each individual listing. Prior to applying for benefits for your child, you should research the Blue Book listing that your child will qualify under. This will help you understand how the SSA will determine whether or not your child is eligible for benefits and what medical evidence you should furnish along with your child's application for benefits.

## **Step 3: Preparing for the Application Process**

If you want to increase your child's chances of being approved for SSI benefits, you need to properly prepare for the application process. Prior to applying for benefits for your child, you need to gather copies of your child's medical records. Clinical histories, treatment histories, and lab results should all be provided to the SSA when applying for benefits so you should ensure that you have copies of these records ready prior to submitting your application. You should also try to obtain written statements from your child's treating physicians. In addition to medical records, you should also gather financial records such as bank statements and paycheck stubs to prove your child's financial eligibility for SSI benefits. Once you have all of the medical and financial records gathered and organized and you understand the Blue Book listing of the condition that your child qualifies under, you can move forward and apply for benefits for your child.

## **Step 4: Applying for SSI Benefits for Your Child**

Unlike an adult disability application, a child's SSI application cannot be completed online and must be completed at your local Social Security office. When you go to your application appointment, you should bring the copies of the medical records and financial records that you prepared beforehand.

When applying for benefits, you will be asked to fill out a number of forms. It is imperative that you fill out these forms in their entirety and with as much detail as possible. Simple yes or no answers will not suffice on the SSI application. You want the answers you provide to show just how your child's disability limits his or her daily activities and development so the adjudicator reviewing the claim will better understand how your child qualifies for benefits.

## **Step 5: Receiving a Decision**

You should receive a decision from the SSA within two to four months of submitting your child's completed SSI application. If approved, you will receive a notice stating how much your child will be receiving monthly and when benefits will begin. If your child's initial application is denied, you have 60 days from the date you receive the denial notice to appeal the SSA's decision.

When appealing a denial of SSI benefits, you may want to consider retaining the services of a disability attorney.