



# How to Transition to Supplemental Security Income (SSI) at Age 18

- The Application Process

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## What is Supplemental Security Income (SSI)?

- SSI provides monthly payments to people with disabilities and older adults who have little or no income or resources. The first potential month of SSI eligibility is the first full month **after** your 18th birthday. However, the first SSI payment arrives no sooner than the second month after age 18 (unless your birthday lands on the 1<sup>st</sup> of the month, see chart below).

## Preparing to Apply

### SSDI Application/Medical Portion

- The time before the 18<sup>th</sup> birthday month can be used to make a list of medical providers, hospitalizations and testing about your child's condition.
- By starting the application in the 18<sup>th</sup> birthday month, you will get a jump on the medical determination process, which may take several months. Starting as soon as possible may reduce the wait for the first check.
- Parent/guardian's income and assets are counted through the end of the 18<sup>th</sup> birthday month (unless your birthday lands on the 1<sup>st</sup> of the month. See chart below.)
  - If parents/guardians do not want to provide their financial information to Social Security Administration (SSA) you have the option to wait to apply until the first full month after your 18<sup>th</sup> birthday.

When to apply for SSI				
Date of 18th Birthday	Apply for SSI during 18 <sup>th</sup> Birthday month	Apply for SSI month after 18 <sup>th</sup> Birthday or beyond	First Month of potential SSI eligibility	First Month of Payment
1 <sup>st</sup> of the month (ex. May 1 <sup>st</sup> )	SSA will only look at claimant's income and assets	SSA will only look at claimant's income and assets	Month of 18 <sup>th</sup> Birthday (ex. May)	Month after 18 <sup>th</sup> Birthday (ex. June)
2 <sup>nd</sup> – 30 <sup>th</sup> /31 <sup>st</sup> of the month (ex. May 10 <sup>th</sup> )	SSA will require parent/guardian's income and asset information (because the claimant is not 18 for the full month)	SSA will only look at claimant's income and assets	Month after 18 <sup>th</sup> Birthday (ex. June)	2 months after 18 <sup>th</sup> Birthday (ex. July)

- Checklist for the Online Adult Disability Application:  
<http://www.socialsecurity.gov/hlp/radr/10/ovw001-checklist.pdf>
- Adult Disability Starter Kit:  
[http://www.ssa.gov/disability/disability\\_starter\\_kits\\_adult\\_eng.htm](http://www.ssa.gov/disability/disability_starter_kits_adult_eng.htm) It is helpful (but not required) to have this information available before you begin.

# Application Process Overview

*Note: the first 2 parts are completed online*

## Part 1

An application for Social Security Disability Insurance (SSDI) is submitted online at <https://secure.ssa.gov/iClaim/dib>. **The medical information submitted for the SSDI application will also be used for the SSI application.** Most likely a young adult is not eligible for SSDI benefit unless they have worked and paid into the Social Security system, or their parent is receiving benefits from Social Security or is deceased. This SSDI application is required and is used as an important screening tool for future benefits. If ineligible, you will receive a denial letter for this portion of the claim, but **do not confuse it with the pending SSI application.** The denial letter will have "Retirement, Survivors and Disability Insurance" on the top left. If the letter does not say "Supplement Security Income" on the top left, the SSI claim will still be pending a decision as long as the SSI application was completed.

## Part 2

This is second part of the online SSDI application; the medical and work history portion of the claim. Make sure that **this portion is completed and submitted online** prior to your phone appointment.

**Note:** *You are able to update information and re-enter the online medical application any number of times using the **re-entry number** provided the first time you logon. Write it down because it is your key when coming back to finish or add more information later.*

## Part 3

After completing as much as you can online, call Social Security at 800-772-1213 from 7 am to 7 pm Monday through Friday to schedule a phone or in-office appointment to complete the financial portion of the SSI application. You may also schedule an appointment online by going to this website: <https://www.ssa.gov/ssi/start.html>

**No online access?** You can complete the medical information on paper using an Adult Disability Starter Kit. Call 800-772-1213 and ask for one to be mailed to you.

## Application Process Details

### Financial Portion - Phone or Office Interview? Your Choice

The SSI financial portion is not online. ***A phone or office interview appointment is always needed.*** Phone interviews are preferred by Social Security as the most efficient way to get the application started. Some local SSA offices only allow in person appointments in special cases. In all cases contact Social Security to make an appointment no sooner than the first day of the month of the 18<sup>th</sup> birthday.

**Important:** The SSI application processing cannot begin until both the medical and financial parts are complete.

### Advocate

Want to be your child's advocate at age 18? You need legal guardianship document or signed consent. If your age 18 child does not have a court appointed guardian, your child must give the SSI worker permission to talk to you. You can bring your child with you, have them get on the phone with you or complete an Authorized Representative form (SSA-1696) or a Consent for Release of Information form (SSA-3288).

- The SSA-1696 is signed by your 18-year-old adult child and you. It allows the SSI worker to legally discuss, gather and give you information about your adult child. Ask Social Security to send you one or download and print the form at: <http://www.ssa.gov/online/ssa-1696.pdf>
- The Consent for Release of Information form is at: <http://www.ssa.gov/online/ssa-3288.pdf>

**Important:** If your child has a Legal Guardian bring or mail the current year's guardianship documents to the interview(er).

### Why Is Another Medical Review Needed?

The SSI application requires a new adult disability medical determination even if your child is coming off Medical Assistance (MA) through the Katie Beckett or another Wisconsin MA Waiver Program. If your child has been on one of these programs, add that information to the medical application remarks section and let the SSI interviewer know. This can help get quicker access to the Katie Beckett or MA medical file and may reduce the time to make a new medical decision.

## How Much Medical History to Include?

A 12-month treatment history will suffice in almost every case. The medical determination will focus on how the young adult is functioning at the time of application.

Although the young adult may have a lifelong medical condition, providing just a 12-month history, gives a proper perspective. The medical review team gets enough long term and current information to decide the case. Generally, the most recent 12 months of medical history provides more than just a “snapshot” of only current conditions and enough history. If more information is needed the medical review team will contact you.

Knowing when the impairment began is certainly helpful, but ordinarily no more detailed long term medical history is needed. If current medical records are available, no records older than 12 months are needed.

However, there are exceptions, for example, when the young adult has not had any substantial treatment for a long time. Maybe the impairment does not respond to treatment or perhaps the family cannot afford treatment. In all of those cases, medical history may or may not go back to birth or medical onset. The medical review team should know about the most recent, thorough examination. Sometimes that will be enough for a decision, and if it is not, the medical reviewers will routinely purchase a consultative examination (SSA will pay for these exams).

Another issue is developmental delays or an intellectual disability. If a young adult has a low IQ, it is important to know whether the condition began during the child’s developmental period or if it is a more recent condition (e.g., the result of a recent head trauma). The complete medical history for a developmentally disabled young adult is typically not needed. Simply record the information about when and where the young adult was most recently tested in school. Any test results in the last 12 months is valuable information. Getting a recent Neuropsych test completed can be very helpful, especially if it has been several years since one has been done.

When a young adult has mental health conditions SSA will use doctors’ options, such as psychiatrist or psychologists, to the highest weight. If they do not have a mental health provider, it is recommended that they start the process of getting care and treatment.

Another valuable resource in developing the severity of the mental health conditions could be others in the community (e.g., counselors, employers, neighbors, etc.) who may be willing to provide their observations. If their names are provided, they will sometimes receive a questionnaire that asks for their observations. However, you can also send in written statements from these people to ensure that SSA receives a statement from them.

For all SSI and SSDI claims the claimant will receive additional forms to complete called the Adult Function Report and the Work History Report. These are usually mailed out several months after the application is submitted. The Function Report will ask more detailed questions about activities of daily living. The Work History Report asks for detailed information about any job the claimant has had in the last 15 years before their condition began. An envelope will be provided for the report to be sent back to the agency.

The duration of incapacitation due to the illness is important. How often and how long helps to define the severity of the condition.

## How to Document a Young Adult's Living Expenses for Full SSI at Age 18 or Older

### Background

When a child reaches age 18 and applies for adult SSI benefits it is necessary to set up a formal living arrangement so the SSI program can determine the proper payment level. There are various levels of benefit payments based on how the young adult shares expenses from their own funds. Also, to get the additional SSI-E WI State Supplement (i.e., \$179.77 in 2024) the SSI recipient must be receiving the full payment level from the federal SSI determination, in addition to other requirements. The information below will help you decide which payment level is appropriate for your young adult.

### Living in the household of another

If there is no formal or informal rental or expense sharing arrangement, the SSI rules will define the situation as "living in the household of another." This reduces the federal portion of the SSI payment about 33%. The benefit from this arrangement is that there is not documentation or paperwork to manage. The loss is that the SSI payment is less than the full payment and the additional SSI-E WI State Supplement is not payable.

### Paying a Fair Share of Household Expenses

All household expenses are tabulated and an equal share is determined for the number of people living in the household. If the young adult is paying at least their fair share of the household expenses they are determined to be in a sharing arrangement. The benefit from this arrangement is they receive the full federal SSI payment and are eligible to file for the SSI-E WI State Supplement benefit. The loss is that expenses must be recorded, reported and receipts saved to ensure ongoing full payments.

### Flat Fee Rental Arrangement

A third way to establish a formal living arrangement that requires less paperwork is a flat fee agreement. IF the young adult pays a monthly rental fee for both food and shelter at least equal to 34% of the federal benefit plus \$20 per month (e.g. in 2023 this is  $\$914 \times .34 = \$310.76 + 20 = \$330.76$ ), the SSI rules allow the full federal SSI payment. The benefit is less paperwork and also eligibility to apply for the SSI-E WI State Supplement payment. There is no loss in using this arrangement. The young adult uses a portion of their own funds to support themselves, even if they remain in their parent's household. This arrangement meets SSI program definition that establishes the young adult in their own "economic household."

### Summary

At age 18, parental income and assets are no longer counted in determining SSI eligibility. However, SSI payment levels rise or fall depending on the type of financial arrangements for paying of household expenses. Choose the type of arrangement listed above that best fits your situation. Make the arrangements and if possible, put them in writing. Begin using this arrangement as a household business practice at least one month before applying for SSI.