Supplemental Security Income (SSI) for Infants and Children

What is SSI?

SSI is a federal program that is designed to help aged, blind, and disabled individuals who have little or no income by providing cash to meet basic needs for food, clothing, and shelter. **Children with physical or mental disabilities in your practice may qualify for SSI benefits if their families’ meet income eligibility.** SSI is administered by the Social Security Administration (SSA) and is funded by U.S. Treasury general funds. SSI provides monthly payments based on family income and the child’s disability. The monthly payment amount is based on the federal benefit rate (FBR). In 2019, the FBR is $771 per month for individuals. Some states supplement the federal SSI payment by adding state dollars to the monthly payments. In Washington State, the state-funded supplement to the SSI is the State Supplementary Payment (SSP). **Additionally, if a child is enrolled in Medicaid (Apple Health), their Apple Health Managed Care Organization (MCO) has a process to assist families with the application for SSI.**

Each state has an agency that makes disability determinations on behalf of the SSA. The
State of Washington agency is called the Disability Determination Services (DDS). The DDS disability specialists, staff physicians, and psychologists operate under federal regulations and instructions issued by the SSA and determine eligibility of Washington applicants for SSI. Children who do not qualify for SSI due to family income may still be eligible for Developmental Disabilities Administration (DDA) services which are based on the child’s disability and *not* family income.

### Who is Eligible?

Children under 18 years old whose families meet income eligibility must have:

- A medically determinable* physical or mental impairment(s) (including an emotional or learning problem) which result in marked and severe functional limitations.

  **AND**

- The impairment(s) has lasted or can be expected to last for a continuous period of at least 12 months, or, be expected to result in death.

  **OR**

- The child is blind (central visual acuity for distance of 20/200 or less in the better eye with use of a correcting lens, or, a visual field limitation in the better eye, such that the widest diameter of the visual field subtends an angle no greater than 20 degrees)

*What is a "Medically Determinable Impairment"? A medically determinable physical or mental impairment is an impairment that results from anatomical, physiological, or psychological abnormalities that can be shown by medically acceptable clinical and laboratory diagnostic techniques. The medical evidence must establish that an individual has a physical or mental impairment; a statement about the individual's symptoms is not enough.

### What is the Role of the Primary Care Provider?

As the medical home, the primary care provider can help make families aware of SSI and serve as a repository for information they will need to apply for SSI.

- Provide complete and detailed clinical findings (including any results of physical, intelligence, developmental, and mental status examinations), laboratory results, and imaging.
- Specify the diagnosis (statement of disease or injury on the basis of signs, symptoms, etc.).
- Include at least a 12-month medical history.
- Review treatments prescribed with response and prognosis.
- Use specific terms and include results from specific clinical tests mentioned in the childhood Listing of Impairments (if they were obtained).
- State the probable duration of the impairment.
- Describe the nature and limiting effects of the impairment(s) on the child’s ability to function in an age-appropriate manner and to perform age-appropriate daily activities.

If the available information obtained from the treating providers is insufficient for determining disability, the DDS agency can arrange and pay for a consultative examination by a treating physician or, if a treating physician is unable or unwilling to conduct the examination, by an independent physician.

What to Tell Families About the SSI Application Process

Parents apply for SSI through SSA by setting up a phone or in person interview. (They may start an online application, but cannot complete online) → The interviewer will gather information on the family's income/resources, and child's citizenship or residency status. → The interviewer will indicate whether the child is financially eligible for SSI & will ask the parents if they would like to proceed with the application. → Parents should be prepared to give information on the child’s medical providers (full names, contact information, treatment dates). → After parents sign the application, it is forwarded to the disability determination service for review.

*Parents have the right to proceed with the application even if the interviewer indicates the child may not be financially eligible.

Presumptive Disability

The state DDS agency may take 3-5 months to decide if a child meets the criteria for disability. For some medical conditions, there can be immediate SSI payments for up to six months, while the state agency decides if a child has a qualifying disability. These may include:

- Birth weight below 2 lbs, 10 oz (1200 grams)
- Cerebral palsy
- Down syndrome
- Symptomatic HIV infection
- Muscular dystrophy
- Severe intellectual disability (age 4 years or older)
- Total blindness
- Total deafness

If the state agency ultimately decides a child's disability is not severe enough for SSI, the family won’t have to pay back the SSI payments their child received.
Special Needs Information and Resources

Regional:

- WithinReach Family Health Hotline (English)(Spanish): 1.800.322.2588, 1.800.833.6388 TTD
- The Arc of WA State - Federal Benefits and State Services
- SSI for Children Under 18 - Good information sheet from Whatcom County Public Health
- Ready, Set, Know: SSP - a cash benefit alternative to IFS - from Informing Families website

National:

- AAP Policy Statement - SSI for Children and Youth with Disabilities
- Childhood Disability: SSI Program - A Guide for Physicians and Other Health Care Professionals
- Listing of Impairments - Childhood Listings (Part B)
- SSI Child Disability Starter Kit (for children under age 18)
- Online Child Disability Report to start the SSI application process
- SSA Brochure - Benefits for Children with Disabilities
- Understanding SSI for Children (scroll down to "deeming section" for income eligibility info)
- Appeal a Decision - SSA

References


