



## Planning for Adult Life

*Planning for Adult Life activities, events, and materials are conducted and developed in partnership with The Arc of New Jersey with funding from the New Jersey Division of Developmental Disabilities*

### Fact Sheet on SSI

**SSI – Supplemental Security Income – is highly recommended as soon as possible after 18<sup>th</sup> birthday**

- ❖ The Supplemental Security Income (SSI) program pays benefits to adults with disabilities (after their 18<sup>th</sup> birthday) who have limited income and resources.
- ❖ For adults over the age of 18, the Social Security Administration (SSA) no longer counts the income and resources of parent(s) for eligibility for SSI.
- ❖ Every New Jersey resident who receives SSI will *automatically* receive NJ Medicaid. Having SSI protects Medicaid eligibility for the future.

#### Additional information on SSI for persons with I/DD

**Q: Since DDD requires Medicaid eligibility to receive DDD services, why should 18 year olds with I/DD apply for SSI instead of applying for NJ Medicaid?**

**A:** When a parent of an individual with I/DD retires, becomes disabled, or dies, the son/daughter starts to receive Social Security Disability (SSD), and the amount of the monthly SSD benefit is based on the parent's work history. Usually, the amount of the SSD benefit is too high for the adult child to be eligible for Medicaid; if the son/daughter previously received Medicaid it would be terminated when SSD begins -- thereby jeopardizing their DDD services.

However, individuals with I/DD who previously had SSI are, in most cases, able to maintain their Medicaid eligibility -- even when they receive a large monthly SSD benefit. Social Security designates this special group as "1634 DAC". This is why it is so important for everyone with I/DD to apply for SSI at age 18 and obtain Medicaid through their SSI eligibility, rather than applying just for NJ Medicaid. It is also very important for the I/DD individual to maintain their monthly income and assets within the SSI eligibility limits.

**Q: What happens if an individual with I/DD, who is graduating in June 2014, is determined to be ineligible for SSI because he/she already receives Social Security Disability (SSD) on the parent's work history?**

**A:** Occasionally, the parent of an individual with I/DD has retired, become disabled, or died *before* the son/daughter's 18<sup>th</sup> birthday. In these situations, it is likely that the son/daughter with I/DD has been receiving a substantial Social Security Disability (SSD) benefit on the parent's work history before they could have applied for SSI. DDD recognizes that individuals in this situation are probably not able to obtain SSI or Medicaid. There is a process to document this type of situation. Please contact [broberts@arcnj.org](mailto:broberts@arcnj.org) for further information.

1 of 2  
March 3, 2014

**Q: Where can families go online for more information from the Social Security Administration?**

**A:** Go to [www.SocialSecurity.Gov](http://www.SocialSecurity.Gov). It will be helpful to set up a personal online **my Social Security** account for everyone who receives SSI or Social Security benefits. Use this online account to: get the benefit verification letter; check the benefit and payment information and earnings record; change your address and phone number; and start or change direct deposit of the benefit payment. For more information about SSI go to: <http://www.socialsecurity.gov/ssi/>

**Q: What if the I/DD individual is not eligible for SSI for other income or asset issues not explained above?**

**A:** The monthly income and resource limits vary between SSI and NJ Medicaid. If the I/DD individual has a monthly income and/or financial resources above the SSI limits they could apply for NJ Medicaid, either “New Jersey Care” or “Workability”, by visiting the local County Welfare Agency: <http://www.nj.gov/humanservices/dfd/programs/njsnap/cwa/>