



To learn more about these and other programs, contact Family Voices Indiana. We will assist you as you navigate health care systems and services, especially those available to individuals with special health care needs.
1-844-F2F-INFO
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Guide to Supplemental Security Income (SSI)

Family Voices Indiana has Fact Sheets on **SSI for Individuals Over Age 18** and on **Managing SSI**. This fact sheet serves as a companion guide to those.

Below are online guides to help you understand SSI and your responsibilities:

Guide to SSI: <http://www.ssa.gov/pubs/EN-05-11015.pdf>

Guide for Representative Payees: <http://www.ssa.gov/pubs/EN-05-10076.pdf>

What You Need to Know If You Receive SSI: <http://www.ssa.gov/pubs/EN-05-11011.pdf>

Reporting Changes to Social Security

A person who gets SSI (or his or her representative payee) must report all changes that might affect eligibility or payment. A change should be reported within 10 days after the month in which it occurs.

NOTE: If people don't report changes to SS in a timely way, they can be penalized. With a penalty, they can lose money from their payment. This amount is from \$25 up to \$100. If SS finds out that people gave false information or withheld important information on purpose, SS can stop their benefits from 6 to 24 months.

People who get SSI must report:

- Changes in income, resources, living arrangements, name, and marital status;
- If they start or stop work;
- If they enter or leave an institution;
- If their address changes;
- If their condition improves.

If the person getting SSI is a child younger than age 18 living with his or her parents, any change in the parents' income and resources must be reported.

People getting SSI who are blind or have a disability must let Social Security know if they go to work, become self-employed, or if their condition improves.

Students between ages 18 and 22 must report if they start or stop going to school.

The income of children who don't get SSI may affect the amount of SSI payable to their parents, or to a sibling getting SSI. Recipients must report changes in the income of children who live in their household. They must also report changes in the school attendance of children ages 18-22 and tell SS when a child in the household reaches age 18 (or age 22 if a student).

About Being a Representative Payee

If you're a payee for a child receiving SSI payments, you must seek treatment for the child's medical condition when it's necessary. If you don't get medical treatment for the child, Social Security may appoint a new representative payee.

How you must use monthly benefits

First, you must take care of the beneficiary's day-to-day needs for food and shelter. Then, you must use the money for the beneficiary's medical and dental care that's not covered by health insurance. You can also pay for the beneficiary's personal needs, such as clothing



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and recreation. You must save any money left after you pay for the beneficiary's needs, preferably in an interest-bearing account or U.S. Savings Bonds.

You may not take a fee from the beneficiary's funds for your services as a representative payee. If you have questions about this, contact your local Social Security office.

After you've provided for the beneficiary's basic needs, you may spend the money to improve the beneficiary's daily living conditions or for better medical care. You may decide to use the beneficiary's funds for major health-related expenses, if they're not covered by the beneficiary's health insurance. Examples of these expenses are reconstructive dental care, a motorized wheelchair, rehabilitation expenses, or insurance premiums. You could use the money to arrange for the beneficiary to go to school or get special training. You may also spend some money for the beneficiary's recreation, such as movies, concerts, or magazine subscriptions.

Sometimes, blind or disabled children will receive large, past-due SSI payments covering more than six months of benefits. Usually, these payments must go directly into a separate banking account. SS calls this a "dedicated account" because funds in this account are only for certain expenses related to the child's disability. The child's dedicated account must be separate from other accounts. Except for certain past-due payments, no other funds may be put into the account. SS doesn't count money in the dedicated account as a resource, and doesn't count interest earned on the money as income or as a resource. You can only use money in a dedicated account for the following expenses:

- Medical treatment and education or job skills training;
- Personal needs related to the child's disability — such as therapy and rehabilitation, special equipment, and housing modifications; and
- Necessary items or services related to the child's disability, such as legal fees for the child's benefit claim. You should get approval from Social Security before spending money on the items listed above.

You must keep a record of all money taken from this account and receipts for all items or services bought. Social Security will review these records at least once a year. If you knowingly use money from the dedicated account for anything other than the expenses listed above, you must repay Social Security from your own funds.

Returning payments not due

Most of the time, your SSI payment will be for the correct amount, but, if you receive more money than usual, you should call or visit your Social Security office. You must return any extra money you aren't supposed to get, even if it isn't your fault that you got it. Call or visit your Social Security office who can tell you how you can return it and/or set up a repayment plan.

Programs and systems change often. It is important to ensure that you are using the most current information. This Fact Sheet was updated June 2016. Please check http://fvindiana.org/fact_sheets for the most recent edition.

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