



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.

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1-844-323-4636
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Managing Supplemental Security Income (SSI)

What to do when you or your child, youth or adult receives SSI

Children and adults with special health care needs may be eligible for Supplemental Security Income (SSI) due to disability and low income. (See the Family Voices Indiana fact sheet, **Supplemental Security Income (SSI) over age 18.**) If you or your child receives SSI, you may have several responsibilities for managing it. In this fact sheet, the person who receives SSI payments is called the “recipient.”

Where does the money go?

If a child under age 18 is awarded SSI, his parent or legal guardian will be responsible for receiving the money as a “representative payee,” and using the money only for the child’s needs. If an adult age 18 or over is awarded SSI, the money will go to the adult unless the adult designates someone else as his or her “representative payee,” or unless he or she has a legal guardian who takes on the role of “representative payee.” (Parents who wish to be their adult child’s guardian must go through a legal process. See FVI fact sheets on **Guardianship** and **Guardianship Alternatives.**)

Just as with children, an adult or his/her representative payee must make sure the money is used for the recipient’s needs, and should keep detailed records of the expenses for which the money is used. These records must be turned in regularly. More information about the representative payee’s responsibilities is available in the SSI representative payee booklet at <https://www.ssa.gov/pubs/EN-05-10076.pdf>.

How to handle the money

It’s recommended to keep the recipient’s money in a separate bank account so as not to confuse the funds with other household money. That account must include the recipient’s name (and the representative payee’s) and must hold no more than \$2,000. Amounts over \$2,000 in the recipient’s bank account will disqualify him or her from SSI and other government benefits such as Medicaid, which is not available to adults with disabilities who have a bank account with a balance more than \$2,000. Food and shelter (such as rent) must be paid first from the monthly SSI stipend, then other medical and personal needs of the recipient may be paid. Any money that would put the recipient in jeopardy of having more than \$2,000 in their account must either be spent or placed in a special needs trust that will not count as a resource for the recipient.



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A special needs trust should be set up with the advice of an attorney familiar with estate, elder and family law to be sure it will protect an individual receiving SSI and/or Medicaid from losing his or her benefits. Special needs trusts are available from The Arc of Indiana, MetLife, and other financial organizations. Able accounts, made possible through the 2014 Able Act, would allow individuals with disabilities keep a much larger amount of funds available without fear of losing benefits. Indiana has signed the ABLE Act into state law but is still working on making those accounts available.

Record keeping

As your own or your adult child's representative payee, you'll be required to maintain detailed records of how SSI money is spent, and provide this to the Social Security Administration (SSA) regularly. Records may include:

- Receipts
- Bank statements
- Leases (rental agreements)
- Cancelled checks (including electronic versions)
- Bills
- Invoices
- Statements signed by the claimant confirming receipt of funds for personal use

NOTE: *A payee must save records for at least two years and make them available to SSA upon request.*

SSI provides a worksheet to help individual recipients and representative payees track expenses and payments at

<https://www.socialsecurity.gov/kc/forms/ledger.pdf>.

For more information, contact Family Voices Indiana at 1-844-323-4636 or email info@fvindiana.org. More information is also available about Social Security Disability at <https://www.ssa.gov/disabilityssi/>.

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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