



SUPPLEMENTAL SECURITY INCOME (SSI)

The Advocacy Center (AC) is a statewide non-profit agency providing free legal services to senior citizens and persons with disabilities.

WHAT IS SSI?

Supplemental Security Income (SSI) is a federal cash assistance program which provides a small monthly income to senior citizens and persons with disabilities who have limited income and assets. Effective January 2009, the maximum monthly benefit under SSI is \$674 for an individual and \$1,011 for a couple. Persons who receive SSI automatically receive a Medicaid card.

WHO IS ELIGIBLE?

You may be eligible for SSI benefits if you:

1. Are 65 years of age or older, **or**
2. Are totally blind or have extremely poor eyesight, **or**
3. Have a physical or mental disability which prevents you from working, and is expected to last at least a year or result in death.

INCOME LIMITATIONS:

Your eligibility also depends on the amount of income (including wages, unemployment checks, Social Security checks, and retirement or pension checks), as well as in-kind income (non-money items such as food, shelter and clothing provided by another person) you receive. If you are married, your income must be under the individual limit **and** your income combined with your spouse's must be under the couple limit.

There are items which Social Security does not include in calculating your total income. They are:

1. The first \$20 of income you have in a month;
2. The first \$65 you earn from working in a month, and half of your remaining earnings;
3. Food Stamps;
4. Any food, clothing, or shelter you may receive from a private non-profit organization;
5. Most assistance for home energy.

ASSET LIMITATIONS:

To determine if you are eligible for SSI, the Social Security Administration will consider as assets items such as real estate, bank accounts, cash, stocks, and bonds. An individual is allowed assets up to \$2,000. A couple is allowed up to \$3,000 in assets. Some things which are not usually counted as assets are:

1. The home you live in or intend to return to, and the land it is on;
2. Personal items, household goods, and certain life insurance, depending on the value;
3. Personal car;
4. Burial plots for you and members of your immediate family;
5. Up to \$1500 in burial funds for you and \$1500 in burial funds for your spouse if each fund is set aside in a separate account.
6. FEMA and Road Home Assistance (private home insurance proceeds may be exempted up to 30 months).

TO APPLY:

You may apply for SSI benefits through your Social Security office.

APPEALS:

The first time you file an application, it is called the **initial claim**. If your initial claim for SSI is denied, you may appeal. After either one or two appeals you can have a **hearing** before an **Administrative Law Judge**. At the hearing level, you should have an experienced attorney or paralegal represent you. There are other steps in the appeals process beyond this. **It is very important to file your appeal within the time stated in the letter you get from Social Security.** File your appeal in writing and keep a copy.

For Assistance:

Call: TOLL-FREE 1-800-960-7705 (Voice and TDD)

Write: 1010 Common Street, Suite 2600, New Orleans, LA 70112

Visit our website at www.advocacyla.org

AC has offices in New Orleans, Baton Rouge, Lafayette, and Shreveport.

To request services in Vietnamese, call 1-800-960-7705, extension 153.

Để đòi hỏi những công tác (dịch vụ) bằng tiếng Việt, xin gọi 1-800-960-7705, mở rộng 153.

For information in Spanish please call 1-800-960-7705, ext. 152. Para información en español por favor llame 1-800-960-7705, ext. 152.