



Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI): Benefits and Application Process

A TOOLKIT FOR ADULTS

Project HEAL (Health, Education, Advocacy, and Law), a program of the Maryland Center for Developmental Disabilities at Kennedy Krieger Institute



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SSA's policies may change. Contact SSA (ssa.gov) or **Project HEAL** for updates.

The Benefits

The Social Security Administration (SSA) runs two disability benefits programs: the Supplemental Security Income (SSI) program and the Social Security Disability Insurance (SSDI) program. For adults, SSA defines disability as a mental or physical impairment that has lasted (or is expected to last) for at least 12 months and that prevents the adult from working at a substantial level (i.e., earning enough to make significant income).

SSI benefits are available to adults and children with a disability or blindness who have limited income and resources (assets). When figuring out a person's income and resources, SSA does not count some of their earnings and some things they own, like their home and car. After these exclusions (i.e., items not counted), the resource limit is \$2,000 for one person and \$3,000 for a couple. You can use a calculator on SSA's website (ssa.gov/ssi/eligibility) to check if you qualify financially (i.e., to see if you meet the income and resource limits). The amount of the monthly SSI benefit is set by SSA and generally increases each year. In 2025, the most you can get in SSI benefits from SSA is \$967 per month, but some states add to the monthly SSI benefit with additional payments. Your monthly SSI benefit may be less depending on your living situation and whether you have other income. The amount of your monthly SSI benefit is not based on your medical needs.

SSDI benefits are available to individuals with a disability or blindness and who have a work history that qualifies them for benefits. The amount of the monthly SSDI benefit depends on the amount you earned at work before you qualified for benefits. It is possible to qualify for both SSDI and SSI benefits, but if you receive SSDI benefits, you will receive a smaller SSI benefit. The amount of your monthly SSDI benefit is not based on your medical needs.

Certain family members of people who qualify for disability benefits (and people who have retired or died)—like spouses, ex-spouses, children and some grandchildren—might also qualify for benefits. These may be called **family, spousal, child's or survivor** benefits. In some cases, these benefits can be paid to adults who became disabled before the age of 22. These are sometimes called **Disabled Adult Child** benefits.

For more information on the types of benefits available and eligibility, visit SSA's website at: ssa.gov/prepare/check-eligibility-for-benefits

More information about SSI and SSDI can be found in these two SSA publications:

- "Disability Benefits," available at: ssa.gov/pubs/EN-05-10029.pdf
- "Supplemental Security Income," available at: ssa.gov/pubs/EN-05-11000.pdf

Note: If you are not sure which benefits you qualify for, apply for both SSI and SSDI. Even if you have never worked, you might still be eligible for SSDI based on a family member's work history. Also, there can be advantages to qualifying for both programs, especially because of **Medicaid** and **Medicare**:

- **Medicaid** is a federal and state program that provides free or low-cost healthcare coverage to some people who have low income, including people who have a disability. Many states, including Maryland, provide automatic Medicaid eligibility to people eligible for SSI benefits. More information is available on HealthCare.gov (the nation's Health Insurance Marketplace®) at:

healthcare.gov/people-with-disabilities/ssi-and-medicaid/

- **Medicare** is a federal health insurance program for people who are 65 or older, with or without a disability, and for some people younger than 65 who have a disability. Most people can get Medicare 24 months after they qualify for SSDI benefits. More information is included in the following resources:
 - “Medicare,” an SSA publication available at: ssa.gov/pubs/EN-05-10043.pdf
 - HealthCare.gov: healthcare.gov/people-with-disabilities/ssdi-and-medicare/

The Application Process

Step 1: Contact SSA to Obtain a Protective Filing Date

If you want to apply for disability benefits but do not have all your paperwork ready, **do not wait to start**. Contact SSA to let SSA know you want to apply. This will set up a **protective filing date**, which is important because, in many cases, the date you apply affects when you can start receiving benefits.

There are more ways than one to obtain a protective filing date.

- You can go online to begin an application even if you are not ready to complete it. You will need a **my Social Security** account. If you do not already have one, you can create an account at: ssa.gov/myaccount/

To begin the application, go to ssa.gov/apply, enter in some basic information, and start an application. When you get to the page that displays a **re-entry number**, you can stop. **Print or write this number down and keep it in a safe place**. It is the only way to get back into the application you started. The screen will show the date by which you must complete your application. For SSI, you need to complete the application within 60 days. For SSDI, you need to complete the application within six months. Once you complete your application, SSA will use the date you began the application as your protective filing date.

If you are unable to get to the page that displays a re-entry number, you will need to call SSA to obtain a protective filing date.

- You can call **SSA** at **1-800-772-1213** (or **TTY 1-800-325-0778** if you are d/Deaf* or hard of hearing) and tell SSA you want to apply for benefits. SSA will make an appointment for you to apply in person or over the phone. You can also call your local field office directly and schedule a telephone appointment. You can look up your local field office here: ssa.gov/locator/

If you complete the application at the appointment, SSA will use the date you called them as your protective filing date.

Step 2: Gather Information

After you have a protective filing date, start to gather the information you will need for the application.

For both SSDI and SSI, you will need to provide (where applicable):

- Background information
 - E.g., your place of birth, your citizenship status, the date(s) of your marriage(s) and divorce(s), details about any military status
- Information about your jobs in the last five years
 - E.g., dates of employment or self-employment, earnings

*Kennedy Krieger Institute recognizes that the word "deaf" can refer to both a condition and a culture. Kennedy Krieger spells the word as "d/Deaf" to be inclusive of both hearing status and cultural identity.

- Your bank account information
- The name and contact information of someone other than a doctor whom SSA can contact and who knows about your medical conditions—this could be a family member, friend or neighbor
- Details about your education and work training
- Details about your medical conditions
 - E.g., diagnoses, names and contact information for doctors and other providers you have seen, medications you take, procedures and tests you have had
 - **Note:** You do not need to have all of your medical records to apply. SSA can help you get records when you apply, but you will need to give them a list of providers/offices, so they know whom to contact.

For more information on preparing for an SSDI application, see SSA's "Checklist for Online Adult Disability Application," available at: ssa.gov/hlp/radr/10/ovw001-checklist.pdf

If you are applying for SSI, you will need to give even more information. This includes (as applicable):

- Documents that show proof of your current income
 - E.g., pay stubs, tax returns, unemployment records, statements relating to insurance payouts
- Documents that show proof of your financial resources (i.e., your assets)
 - E.g., bank account statements, car title/loan statements, burial contracts, life insurance policies

- Information about whom you live with
 - E.g., names and dates of birth of everyone you live with, contact information for your landlord, your rental contract, your mortgage documents, admit/discharge papers from hospitals

Step 3: Complete the Application

There are more ways than one to complete your application, depending on the type of benefits you are applying for and your personal preferences.

APPLYING ONLINE:

If you started an application online in Step 1, return to your saved application by entering your re-entry number at: secure.ssa.gov/iClaim/dib

As you work through the online application, it is very important that you:

- Tell SSA whether you plan to apply for SSI when the online form asks you this question.
 - If you are not sure, apply for SSI. There may be advantages to being approved under both programs.
- Tell SSA that it can get your wage and employment information when the online form asks you this question.
 - If you do not select "yes," SSA will not process your application.
- Give SSA as much detail as possible about your disabling conditions.
- Give SSA as much information as possible about the medical providers you have seen and the treatment you have received.

- Sign the **Medical Release Form** (SSA-827) when the online form asks you to. This form allows medical and other providers to give information to SSA so that SSA can decide whether you qualify for benefits.

Sometimes, SSA needs additional information to complete your application. In this case, SSA will contact you to schedule a time to complete your application either in person or over the phone.

APPLYING IN PERSON OR OVER THE PHONE:

If you called SSA in Step 1, you will complete your application at the interview that SSA scheduled. One benefit of applying in person or over the phone is that an SSA representative can walk you through the application forms and answer any questions you may have.

To prepare for the interview, you may find it helpful to look at the application forms and the disability report listed in the Forms Library at the end of this publication.

APPLYING BY COMPLETING A PAPER APPLICATION:

If you choose to complete a paper application form, it may take longer to process your application, because SSA may need to contact you to ask for additional information. To apply by completing a paper application, you must complete, sign and deliver **one** of the following application forms to your local field office:

- SSA-16 (for SSDI applications)
- SSA-8000 (for SSI applications)

SSA will process your application more quickly if you also include **both** of the following additional forms with your application:

- SSA-3368 (for all applications)
- SSA-827 (for all applications)

HELP WITH THE APPLICATION

If you want help from a family member or friend to do things such as go with you to an appointment or read from documents or forms, you do not need to complete any paperwork to allow them to help.

If you want someone to act on your behalf (i.e., to act for you) during the application process, you can appoint a representative. An **appointed representative** can be an attorney or a non-attorney, but they must comply with SSA's rules of conduct. The appointed representative can complete and file some forms for you, communicate directly with SSA about your application(s), and provide information or evidence to SSA when needed. A representative may charge a fee, but many representatives do not charge a fee unless they win your case. A representative cannot charge a fee unless SSA authorizes the fee first. To appoint a representative, the applicant and the representative must complete a written form, which is available at: ssa.gov/forms/ssa-1696.html

Note: An appointed representative is different from a **representative payee**. A representative payee is someone whom SSA selects, in certain cases, to help someone manage their benefits after they have been approved for benefits. For example, when a child gets SSI, they will need a representative payee, who may be a parent or guardian. More information on representative payees is available in SSA's publication "When a Representative Payee Manages Your Money," available at: ssa.gov/pubs/EN-05-10097.pdf

SSA will provide an interpreter for free if you ask for one. More information is available on SSA's website at: ssa.gov/ssi/spotlights/spot-interpreter.htm

Step 4: Update the Application After You File

After you file an application, the SSA field office will review the non-medical parts of the application and then send the application to the state **Disability Determination Services** (DDS) office. DDS decides whether you have a disability or blindness that meets SSA's requirements.

DDS will probably ask you to complete forms about your day-to-day functioning and your work history. More information about these forms—the Function Report – Adult (SSA-3373) and the Work History Report (SSA-3369)—is included in the Forms Library at the end of this publication.

DDS might ask your medical providers to give them more information. It may also decide that you need to go to a **consultative examination**. DDS may ask your doctor to perform the examination, or it may ask an independent doctor to perform it. SSA will arrange for a date and time for the examination, and it will pay for the examination. **It is very important that you attend the consultative examination** (or call to reschedule). SSA may deny your claim if you refuse to attend.

You can also send more information to DDS. Examples of the kinds of things you can send are:

- A letter from a medical provider describing your conditions and how they affect your ability to function in the workplace
 - **Note:** Opinions from medical providers about the ways your conditions affect you can be particularly persuasive. These opinions should be as detailed as possible in describing specific functional abilities. The provider should explain what you can/cannot do and why. (E.g., “Due to pain and weakness caused by degenerative disc disease at L4-L5, my patient is unable to stand for longer than 15 minutes at a time.”)

- Treatment records—or names of providers you have seen—since your application was completed
- A letter from an employer describing how your physical and mental health conditions affect you in a work environment
- A letter from a family member or friend describing how your physical and mental health conditions affect you at home or in public

You can send this information to DDS directly if you have the name and contact information for an examiner at DDS. Contact SSA to obtain a barcode that is specific to your application. Send the additional information with a cover sheet that includes the **barcode** and your full name, date of birth and Social Security number so the information will be added to your file.

REPORTING REQUIREMENTS

While you wait for SSA to send you a decision, you must report changes that could affect whether you qualify for benefits (e.g., changes in your medical conditions, living arrangements, income, financial situation, marital status). If you do not report these changes, SSA might accidentally pay you benefits that you will have to pay back. In some cases, not reporting changes may lead to penalties or deductions to other benefits.

The Decision

SSA will mail a letter to you explaining its decision. If SSA is deciding a claim for both SSI and SSDI benefits, it may send a separate letter for each. It may take as long as eight months for SSA to send its written decision(s).

Approval and Past-Due Benefits

If SSA approves your claim(s), it will let you know when benefits will start. SSDI benefits will not start until you have had a disability for at least five full months. This is called the **waiting period**. There is no waiting period for SSI benefits, which begin the month after you meet all the rules to qualify for SSI.

SSA will also explain whether you will get any **past-due benefits** (which may also be called **back pay** or **retroactive benefits**). The amount of past-due benefits depends on when you applied and when you first qualified for benefits.

SSA usually pays past-due SSDI benefits in one lump-sum payment.

SSA might pay past-due SSI benefits in up to three **installments** (payments), but you can ask SSA to pay more or more quickly if you have large bills you need to pay.

If you are approved for SSI benefits, SSA will look to see whether you qualify financially each month. If not, you will not receive a benefit that month. It is important to think about what to do with any past-due benefits you get so that those past-due benefits do not stop you from qualifying for benefits in the future. For the first nine months after you get a past-due benefit payment, SSA will not count the money as a resource. After the ninth month, any

amount that is left over will count as a resource. To avoid losing SSI in the future, consider:

- Spending down the past-due benefits on things that SSA does not count
 - Some examples of things that SSA does not count include home expenses, household goods, health expenses, education expenses, certain life insurance policies, and money saved for certain burial expenses. More information is on SSA's website at: ssa.gov/ssi/text-resources-ussi.htm
 - **Note:** Always keep a detailed record of how you spent down past-due benefits, and keep receipts for things you bought.
 - **Note:** It is very important that you do not give away a resource (including cash) or sell something for less than what it is worth. If you do, you might lose SSI for up to 36 months.
- Putting the past-due benefits into an **ABLE account** if you are eligible to open one—for more information on ABLE accounts, see **Page 13**.
- Putting the past-due benefits into certain types of trusts, called special needs trusts or pooled trusts—for more information on trusts, visit SSA's website at: ssa.gov/ssi/spotlights/spot-trusts.htm
 - **Note:** An attorney will need to set up one of these trusts.

Denial and Appeals

If SSA denies your claim, you can appeal.

- The first appeal is called **reconsideration**. You must ask for reconsideration within 60 days. You can do this online at ssa.gov/apply/appeal-decision-we-made/request-reconsideration, or you can fill out a Request for Reconsideration form (SSA-561) and mail or fax the form to your local field office.
- If your request for reconsideration is denied, you can appeal by asking for a **hearing with an administrative law judge** (ALJ). You must ask for an ALJ hearing within 60 days. You can do this online at ssa.gov/apply/appeal-decision-we-made/request-hearing, or you can fill out a Request for Hearing by Administrative Law Judge form (HA-501) and mail or fax the form to your local field office. More information on the hearing process is available on SSA's website at: ssa.gov/appeals/hearing_process.html
- If an ALJ denies your claim, you can appeal by asking the **Appeals Council** to review the decision. You must ask for Appeals Council review within 60 days. You can do this online at ssa.gov/apply/appeal-decision-we-made/request-review-hearing-decision, or you can fill out a Request for Review of Hearing Decision/Order form (HA-520) and mail or fax the form to your local field office.
- **Note:** You can also call SSA at 1-800-772-1213 (or TTY 1-800-325-0778 if you are d/Deaf or hard of hearing) for help asking for reconsideration, an ALJ hearing or Appeals Council review.
- If the Appeals Council denies your request for review, you can appeal by filing a **civil action** with the United States District Court in your area. You must file the civil action in federal (not state) court within 60 days. Unlike appeals at the reconsideration, ALJ and Appeals Council levels, SSA cannot help you in filing a civil action.

Post-Eligibility Considerations

Reporting Requirements

Your reporting requirements continue after you have been approved for benefits. You must report changes that may affect your eligibility for benefits (e.g., changes in your medical condition, living arrangements, income, financial situation and marital status). If you do not report these changes, SSA might accidentally pay you benefits that you will have to pay back. In some cases, not reporting changes may lead to penalties or deductions to other benefits.

Continuing Disability Reviews

After you have been approved, SSA will review your case every few years to see if you are still disabled or blind. When SSA reviews your case, it will contact you about updating your medical records. SSA may also send you a Disability Update Report form (SSA-455). If you receive a Disability Update Report form in the mail, you may either fill out the paper form and send it back in the envelope provided, or you may fill out an online version at: secure.ssa.gov/ssa455/front-end/

Working While Receiving Benefits

The amount of your SSI benefit will go down—and may stop completely—if you work. The amount of the reduction depends on the nature of the income.

The rules for SSDI are different, and you might be able to work at certain levels and for certain periods of time without the amount of your SSDI benefit going down.

For both SSI and SSDI, SSA has policies that may allow you to work and keep some, or all, of your benefits. There is more information on these policies, which SSA calls **work incentives**, in the SSA publication “Working While Disabled: How We Can Help,” available at: ssa.gov/pubs/EN-05-10095.pdf

Overpayments

If SSA pays you more money than it should have, it will send you a letter explaining the amount of the overpayment and asking that it be paid back. If you receive an overpayment notice, you have a few options:

- If you think you were not overpaid or that SSA is wrong about the amount of the overpayment, you can appeal the decision. The appeal process, beginning with reconsideration, is the same as set out on **Page 10** for appealing other decisions that SSA makes.
- If you agree that you were overpaid, you can ask SSA to waive repayment by completing a Request for Waiver of Overpayment Recovery form (SSA-632) and faxing or mailing it to your local field office. You must show that the overpayment was not your fault, and that either you cannot afford to pay SSA back or the overpayment is unfair for other reasons. There is no time limit for requesting a waiver.
 - **Note:** If the overpayment is \$2,000 or less, contact **SSA at 1-800-772-1213** (or **TTY 1-800-325-0778**) or your local field office to ask for a waiver unless the overpayment was your fault.
- If you agree that you were overpaid and do not want to request a waiver, you can ask to repay

SSA in smaller monthly payments by completing a Request for Change in Overpayment Recovery Rate form (SSA-634) and faxing or mailing it to your local field office.

SSA has more information on post-eligibility rules in these publications:

- “What You Need to Know When You Get Social Security Benefits,” available at: ssa.gov/pubs/EN-05-10153.pdf
- “What You Need to Know When You Get Supplemental Security Income,” available at: ssa.gov/pubs/EN-05-11011.pdf

Remember: If you disagree with a decision SSA makes after you have been approved for benefits (e.g., about your benefit amount, whether you have been overpaid, or whether your medical condition has improved), you can appeal that decision, as discussed on **Page 10**.

SSI-Specific Considerations

ABLE Accounts

Individuals with a disability that occurred before age 26 can open an Achieving a Better Life Experience (ABLE) account. ABLE accounts are run by the state, not SSA. Anyone can contribute to the account, up to a combined annual limit. The combined annual limit in 2025 is \$19,000. Unlike money in a bank account, money in an ABLE account, up to and including \$100,000, does not count as a resource under SSI rules. An ABLE account owner can use the money to pay for qualified disability expenses, including education, food, housing, medical bills, transportation and employment training. More information on ABLE accounts is available here: ssa.gov/ssi/spotlights/spot-able.html

loan, SSA will not count the value of the shelter as income and will not reduce the renter's SSI benefit. An example is available on Project HEAL's website at: KennedyKrieger.org/Rental

In-Kind Support and Maintenance, Rental Agreements and Loans

If you get (or are applying for) SSI benefits and you get shelter for free or at a very reduced rate, SSA might consider the value of the shelter to be a type of income called "in-kind support and maintenance" and reduce your monthly SSI benefit by as much as one-third. But if you pay rent to a landlord, who may be a family member or friend, and the rent is high enough, SSA will not reduce the SSI benefit. You can show that you pay rent by completing a written agreement, like a lease.

Note: If the renter is not currently able to pay, the landlord may choose not to collect payment until the person is able to pay them back. This creates a loan that must be repaid by the renter. If both the renter and the landlord agree to this kind of

Forms Library

The forms listed below **may or may not** be a part of your application, depending on the type of benefits you apply for and the way in which you apply. If you choose to apply online or during an interview with SSA, the information you provide will be entered into these forms. In preparing for the online application and for the interview, you may find it helpful to review the forms below by visiting KennedyKrieger.org/SSAForms or scanning the QR code.



- **Application for Disability Insurance Benefits (SSA-16)**

This is the paper SSDI application. You can complete it and send it to SSA on your own, but you do not need to. When you apply for SSDI—online, over the phone or in person—you will answer the questions on the application, and your application will be submitted electronically.

- **Application for Supplemental Security Income (SSA-8000)**

This is the paper SSI application. You can complete it and send it to SSA on your own, but you do not need to. When you apply for SSI—over the phone or in person—an SSA employee will work through the questions with you and submit your application electronically.

- **Authorization to Disclose Information to SSA (SSA-827)**

This form authorizes medical and other providers to give information to SSA. SSA may request information in reviewing your application and determining whether you are able to manage any benefits awarded.

- **Disability Report – Adult (SSA-3368)**

This form asks for information about your education, your medical conditions and treatment, and your work history.

- **Work History Report (SSA-3369)**

This form asks for information about your jobs, if any, in the past five years.

- **Function Report – Adult (SSA-3373)**

This form asks about the ways in which your illnesses, injuries or conditions affect your ability to perform specific activities and functions.

- **Function Report – Adult – Third Party (SSA-3380)**

This form asks a person who is familiar with your activities and functioning (e.g., a spouse, relative, neighbor, friend) to answer questions about the ways that your illnesses, injuries or conditions affect your ability to perform specific activities and functions.

- **Request for Reconsideration (SSA-561)**

This form tells SSA that you are appealing an initial determination it made about something (e.g., your entitlement to benefits or the amount of your benefit payment).

- **Request for Hearing by Administrative Law Judge** (HA-501)

This form tells SSA that you are appealing a reconsidered determination it made about something (e.g., your entitlement to benefits or the amount of your benefit payment).

- **Request for Review of Hearing Decision/Order** (HA-520)

This form tells SSA that you are appealing an ALJ decision about something (e.g., your entitlement to benefits or the amount of your benefit payment).

- **Disability Update Report form** (SSA-455)

SSA will send you this form to obtain updated information about your medical conditions and recent treatments. You can either complete the paper form and submit it in the envelope provided, or complete an online version here: secure.ssa.gov/ssa455/front-end/

- **Request for Waiver of Overpayment Recovery** (SSA-632)

This form asks SSA to waive recovery of an overpayment because the overpayment was not your fault, and either you cannot afford to pay the money back or the overpayment is unfair for other reasons.

- **Request for Change in Overpayment Recovery Rate** (SSA-634)

This form asks SSA to adjust the repayment rate for your overpayment because you are unable to meet your living expenses.