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## **SUPPLEMENTAL SECURITY INCOME AND SOCIAL SECURITY FACTS**

### **What is Social Security?**

Social Security (SS) is a program that helps aged, blind, and disabled persons and their spouses, children, or widow(er)s. It provides money and a chance to get low-cost health care. You pay part of your earnings into Social Security.

### **Can my family or I get Social Security?**

Normally, social security applies for retired people (over the age of 65). But, eligibility will depend on whether you have worked long enough to be covered. If you are covered, you will have to show proof of: your age; that you are unable to do regular full-time work for at least a year for medical reasons; or that you should get support from someone on Social Security.

### **What is SSI?**

SSI (Supplemental Security Income) is a program that helps aged, blind, and disabled persons. It provides money and pays for health care. You may be able to get SSI if you are age 65 or older, blind, or disabled. Disabled means (if you are over 18) that you can't do regular full-time work suitable for someone of your age, education and work experience for at least a year for a medical (mental or physical) reason, and that your impairment will result in death or has last or should last for at least 12 months. Children can also get SSI if their disability meets certain rules.

### **Should I apply for both SS and SSI?**

When you apply, SSA will take an application for both SS and SSI. Many people can be eligible for both SS and SSI.

### **Can my family or I receive Social Security?**

It depends on whether you have worked long enough to be covered. Family members may also be able to draw off of retired or disabled workers

### **Can I get SS or SSI if I am working?**

It depends on how much you work and whether your work is considered a gainful activity. It is also possible to start work again after you receive SS or SSI, under a trial work period or SSI Work Incentive program.

### **Can I own property and receive SS or SSI?**

You can own your own home and receive SS or SSI. If you own other property that you don't live in with a value over the SSI resource limit, you could still get Social Security, but cannot receive SSI, unless:

- You entered into an agreement to sell the property and pay SSI back if you sell it

- Or, if you can prove that it is impossible to sell the property. There are other exclusions which may apply.

### **Can I give away property and get SSI?**

If you or your eligible spouse gives away or sells a non-excluded resource for less than fair market value for the purpose of establishing SSI or Medicaid eligibility, you could be ineligible for SSI for up to 36 months from the date of transfer.

### **How much money can I already have and still get SSI?**

You may have some earned income. This amount changes each year. In 2018 you may have the following income and still receive benefits:

Wages only:

\$1,585 for an individual

\$ 2,353 for a couple

Income from sources other than wages:

\$ 770 for an individual

\$ 1,145 for a couple

You are also permitted to have some unearned income. Eligibility determinations for earned and unearned income are complex. Your benefit will be determined based on the amount of income in your home and potential allowable deductions. Bank accounts or other resources must be less than \$2,000 for a single person or \$3,000 for a couple.

### **Can I get SSI if I get Social Security?**

It depends on how much your Social Security check is. Many people get both SSI and Social Security checks.

### **What kind of medical benefits will I get?**

On Social Security, you will receive Medicare after you are 65 or have been disabled two years. On SSI, you will receive Medicaid, which pays most doctor & hospital bills, nursing home care, and some drug and equipment costs. If you receive too much SS to receive SSI, but your income is still low, you may be eligible for Medicaid under other programs.

### **How do I apply for SS/SSI?**

Go to your local Social Security Office or apply online. Bring your Social Security card (or your number), proof of identity and age (birth certificate, driver's license, passport, etc.), a list of all doctors and hospitals you've been to since you became disabled, and as much info. you have about any previous jobs. Also, bring paycheck stubs, bank statements, insurance policies and deeds to property if you think you may be eligible for SSI. You may call the Social Security Administration by dialing 1-800-772-1213.

### **What are my rights if I ask for Social Security or SSI?**

The Social Security office can take as long as they want to decide your case. If they turn you down, you have 60 days to ask SSA in writing to change their minds (reconsideration). If they turn you down at

reconsideration, you have 60 days to ask for a hearing before an Administrative Law Judge. You also have the right to see your file. You have the right to bring someone to help you.

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