

# Supplemental Security Income (SSI)

## ADDITIONAL RESOURCES

For additional information on SSI, go to the Social Security Administration's website, [www.ssa.gov](http://www.ssa.gov), and select "Supplemental Security Income" from the pull-down menu.

A good overview of SSI is also available at

<https://www.ssa.gov/ssi/text-understanding-ssi.htm>

An online application is available at [www.ssa.gov/applyfordisability](http://www.ssa.gov/applyfordisability)

For more information on topics discussed in this fact sheet, contact:

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**Supplemental Security Income (SSI)** is a Federal program that provides cash benefits to eligible people with disabilities (or people who are over 65 years old), and who are also considered to be "low income" under the federal Social Security standards. SSI was designed to meet a person's food, clothing, and shelter needs, although the monthly amount generally is insufficient to adequately cover those expenses.

- Both children and adults are eligible to receive SSI. However, eligibility for SSI for children under 18 years old is generally determined by considering the family's income and resources, meaning that the family must meet the "low income" standard.
- Eligibility for people who are 18 years of age is based only on the individual's income and resources, even if the person lives with his or her family
- The monthly maximum amounts for Social Security starting January 2021 is \$794 for an eligible individual. For an eligible individual with an eligible spouse the monthly maximum is \$1,191.
- Countable resources for an individual must be \$2,000 or less.
- Receipt of even \$1 a month of SSI benefits entitles an individual to receive Medicaid health coverage in Maryland. There are also work incentive programs that may allow a person to work and still receive SSI and Medicaid health coverage.
- In order to be eligible for SSI, a person must meet all the SSI requirements, including the Social Security financial requirements, the Social Security definition of "disability" and other technical requirements.
- To apply for SSI, make an appointment at your local Social Security Administration (SSA) office or call toll free 1-800-772-1213 between 7 AM and 7 PM Monday through Friday (TTY 1-800-325-0778). Your local SSA office can be located at <http://www.ssa.gov/onlineservices>. Click on "Field Office Locator." Complete the application online or you can contact Social Security representatives by calling toll-free at 1-800-772-1213 (TTY 1-800-325-0778) between 8:00am-7:00pm Monday-Friday. Your local Social Security Office can be located at <https://secure.ssa.gov> by entering your zip code.