

Guide to Supplemental Security Income (SSI)

This Fact Sheet serves as a companion guide to Indiana Family to Family's other SSI Fact sheets: **Supplemental Security Income (SSI)** and on **SSI for Individuals Over Age 18**.

Below are online guides to help you understand SSI and your responsibilities:

1. **Supplemental Security Income (SSI):** <https://www.ssa.gov/pubs/EN-05-11000.pdf>
2. **Guide for Representative Payees:** <http://www.ssa.gov/pubs/EN-05-10076.pdf>
3. **What You Need to Know When You Get SSI:** <http://www.ssa.gov/pubs/EN-05-11011.pdf>

Reporting Changes to the Social Security Administration (SSA)

A person who gets SSI (or their representative payee) must report all changes that might affect eligibility or payment. A change should be reported within 10 days after the month in which it occurs.

NOTE: If people don't report changes to the SSA in a timely way, they can be penalized. With a penalty, they can lose money from their payment. If the SSA finds out that false information was given or withheld on purpose, the SSA can stop their benefits from 6 to 24 months.

People who get SSI must report:

- Changes in income, resources, living arrangements, name, and marital status;
- If they start or stop work;
- If they enter or leave an institution;
- If their address changes;
- If their condition improves.

If the person getting SSI is a child younger than age 18 living with their parents or other caregivers, any change in the caregivers' income and resources must be reported.

People getting SSI who are blind or have a disability must let the SSA know if they go to work, become self-employed, or if their condition improves.

Students between ages 18 and 22 must report if they start or stop going to school.

The income of children who don't get SSI may affect the amount of SSI payable to their parents, or to a sibling getting SSI. Recipients must report changes in the income of children who live in their household. They must also report changes in the school attendance of children ages 18-22 and tell the SSA when a child in the household reaches age 18 (or age 22 if a student).

About Being a Representative Payee

If you're a payee for a child receiving SSI payments, you must seek treatment for the child's medical condition when it's necessary. If you don't get medical treatment for the child, the SSA may appoint a new representative payee.

How You Must Use Monthly Benefits

First, you must take care of the beneficiary's day-to-day needs for food and shelter. Then,

To learn more about these and other programs, contact Indiana Family to Family. 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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you must use the money for the beneficiary's medical and dental care that's not covered by health insurance. You can also pay for the beneficiary's personal needs, such as clothing and recreation. Any money left after you pay for the beneficiary's needs, may be placed in an ABLE account or trust.

You may not take a fee from the beneficiary's funds for your services as a representative payee.

After you've provided for the beneficiary's basic needs, you may spend the money to improve the beneficiary's daily living conditions or for better medical care. You may decide to use the beneficiary's funds for major health-related expenses, if they're not covered by the beneficiary's health insurance. Examples of these expenses are reconstructive dental care, a motorized wheelchair, rehabilitation expenses, or insurance premiums. You could use the money to arrange for the beneficiary to go to school or get special training. You may also spend some money for the beneficiary's recreation, such as movies, concerts, or magazine subscriptions.

Sometimes, children will receive large, past-due SSI payments covering more than six months of benefits. Usually, these payments must go directly into a separate banking account or trust. The SSA calls this a "dedicated account" because funds in this account are only for certain expenses related to the child's disability. The child's dedicated account must be separate from other accounts. Except for certain past-due payments, no other funds may be put into the account. You can only use money in a dedicated account for the following expenses:

- Medical treatment and education or job skills training;
- Personal needs related to the child's disability — such as therapy and rehabilitation, special equipment, and housing modifications; and
- Necessary items or services related to the child's disability, such as legal fees for the child's benefit claim.

You must keep a record of all money taken from this account and receipts for all items or services bought, because the SSA will review these records at least once a year. If you knowingly use money from the dedicated account for anything other than the expenses listed above, the funds must be repaid by the representative payee.

Returning Payments Not Due

Most of the time, your SSI payment will be for the correct amount, but, if you receive more money than usual, you should call or visit your Social Security office. You must return any extra money you aren't supposed to get, even if it isn't your fault that you got it. The SSA will tell you how you can return the funds or how to file a request for waiver of overpayment.

Programs and systems change often. It is important to ensure that you are using the most current information. This Fact Sheet was updated August 2024. Please check <https://www.inf2f.org/fact-sheets.html> for the most recent edition.

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