



**At age 18 or Older:
Applying for Supplemental Security Income (SSI)
and/or Disabled Adult Child benefits on a Parent's Record**

Applying for SSI for the first time as an adult

If you did not receive Supplemental Security Income (SSI) as a child because of your family's income and resources, you can apply for SSI any time after age 18 as long as **you** have less than \$2000 (such as cash, life insurance, burial policy, or an inheritance) and you do not earn more than Social Security allows. Social Security will not consider your parent's income and resources when deciding if you meet the financial requirements for the SSI program.

Adult definition of disability

Social Security bases the new decision on their disability rules for adults. Some conditions are assumed to be disabling and are automatically approved, others are not. In general, in order to qualify for SSI as an adult, your disability must:

1. Significantly limit your ability to work
2. Be expected to or has lasted a year or more
3. Prevent Substantial Gainful Activity (SGA)*

*Substantial Gainful Activity is Social Security's limit on how much you can earn and still be considered disabled. This amount changes every year. For more information on earning limits, see www.socialsecurity.gov/oact/cola/sga.html

To continue Medicaid Waivers as an Adult you Must Obtain SSI

Medicaid waivers for a child do not depend on a family's income or resources. As an adult, in order to keep your waivers you must apply for SSI and be approved by the time you reach age 19.

How to start an SSI application

To start an SSI application as an adult call Social Security to make an appointment in your local office (800-772-1213) or use this recommended Social Security Administration link:

<https://www.ssa.gov/ssi/>

Social Security will schedule a telephone interview to conduct a financial screening and collect medical information for the application. They will send you a letter to confirm your appointment with a list of the information needed to apply. Be sure to gather this information before the appointment.

Applying for the Disabled Adult Child benefit as an adult on a parent's record

If you received benefits as a child because a parent was on disability, retired or deceased this was unrelated to you having a disability. That child benefit on a parent's record ends when you turn 18 or up to age 19 if you are still in school.

An adult who became disabled before age 22 may be eligible for the **Disabled Adult Child** benefit at 18 or older when:

- 1) a parent starts receiving social security retirement, or
- 2) receives a social security disability benefit, or
- 3) is deceased

You do not qualify for this benefit if you are married. You will need solid medical evidence to prove your disability began before age 22 and meet all other rules. Keep these records safe until they are needed. This benefit may replace an SSI benefit which is often less but you will be able to keep your Medicaid insurance.

To apply for the Disabled Adult Child benefit you must contact SSA directly.