The Supplemental Security Income (SSI) program provides financial assistance to children with disabilities from low-income families. To determine if a child is eligible for SSI, several criteria must be met regarding the child's disability, financial situation, and household income.

Disability Requirements

To qualify for SSI, a child must have a medically determinable physical or mental impairment (or combination of impairments) that:

- **Severity:** Results in marked and severe functional limitations.
- **Duration:** Is expected to last for at least 12 continuous months or result in death.

Documentation: Medical records, doctor’s reports, and other evidence are required to demonstrate the child's disability.

Financial Eligibility

SSI is a need-based program, so the child's household must meet certain financial criteria:

Income Limits:

- **Parental Income:** The Social Security Administration (SSA) considers a portion of the parents' income and resources when determining the child's eligibility, a process called "deeming."
- **Income Exclusions:** Some income, such as a portion of earned income, may be excluded from deeming.

Resource Limits:

- **Parental Resources:** The SSA considers the parents' resources, including savings, investments, and property (excluding the family home and one vehicle).

- **Resource Threshold:** For a child to be eligible, the countable resources must not exceed $2,000 for the child and $3,000 for the family.

Note: The SSA updates income and resource limits annually. For current figures, refer to the SSA's guidelines.

Residency and Citizenship

- **Citizenship:** The child must be a U.S. citizen or qualified alien.
- **Residency:** The child must reside in one of the 50 states, the District of Columbia, or the Northern Mariana Islands. Children of military personnel stationed overseas may still qualify.

Living Arrangements

The living arrangements of the child and family affect the SSI eligibility and benefit amount. The SSA considers whether the child lives at home with parents, in a relative's household, or in an institution.

How to Apply

You can call the Social Security Administration (SSA) at 1-800-772-1213 or apply at your local SSA office. You can find your local office online by visiting secure.ssa.gov

Be prepared to provide:

- Proof of your child’s age
- Your child’s social security number
- Medical and school records for your child
- The names and addresses of those who have treated your child
- Information about your family’s income and resources

Be sure to keep a copy of everything you provide to Social Security.

Application Process

It can take 6 months or more for SSA to review your child's application, but if he/she is found to be eligible they may receive benefits back to the date of application. SSA will send you a letter to notify you of their decision. If SSA tells you that your child is not eligible, you have a right to appeal.

Appeals Process

- To appeal, you must file a "Request for Reconsideration" with SSA. You can file by calling SSA or visiting your local SSA office.
- The application will be reviewed again, and you can submit new evidence. You have 60 days from the date on the denial notice to ask for reconsideration.
- If SSI is denied again after reconsideration, the next step is to ask for a hearing with an Administrative Law Judge. You have 60 days from the date of the notice denying reconsideration, to ask for a hearing.
- If the Administrative Law Judge denies your appeal, you have 60 days to appeal to the Appeals Council.
- Finally, if you are unsuccessful at the Appeals Council level, you have another 60 days to appeal to Federal Court.

Preparing the Appeal

- **Make a List of All of Your Child's Doctors.** The list should include the names, addresses, and telephone numbers of all of your child's medical and mental health service providers.
- **Collect Your Child's Medical and Mental Health Records.** Ask the doctor and/or hospital for these records. The records should have the names of all of the medications your child takes, and the dates and reasons for hospital stays.
- **Collect School Records.** Ask your child's teachers, nurses, daycare, or preschool workers for short written reports about your child's activities and limitations.
- **Get Short Written Reports or Letters** from other people who see your child on a regular basis. Information from family and friends is very helpful to describe what your child can and cannot do.
- **Keep a Diary.** Begin now to keep a diary of your child's daily activities, medications, pain, and other experiences that you see, including side effects from medications.

Things to Know Once Your Child is Approved

- Your child’s case may be reviewed by SSA every 3 years and when they turn 18.
- If your family’s and/or your child’s financial information changes. The benefit amount may increase, decrease, or stop. You must report any changes to SSA within 10 days.
- If your child is receiving benefits, and the amount changes, you should appeal within 10 days of notice if you disagree with the change. In most cases, your child will continue to receive benefits at the prior level until the appeal is decided.
- If you win your appeal your child may receive a lump sum award of back benefits. Usually, this money must be kept in a bank account for your child. SSA has strict rules on what the money can be used for. Check with your SSA worker before spending any of the money.

Additional Resources

- Turning 18