



Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is highly recommended for individuals with intellectual or developmental disabilities who turn 18 years of age and expect to pursue supports and services through the New Jersey Department of Human Services' Division of Developmental Disabilities.

- The federal Supplemental Security Income (SSI) program pays benefits to adults with disabilities who have limited income and resources.
- For adults age 18 and older, the U.S. Social Security Administration no longer counts parental income and resources when determining an individual's eligibility for SSI
- Every New Jersey resident who receives SSI will **automatically** receive New Jersey Medicaid. *Having SSI protects Medicaid eligibility for the future.*

Since Medicaid eligibility is a requirement for receiving Division-funded services, why is it important for 18-year-olds with intellectual and developmental disabilities to apply for SSI, rather than applying just for "regular" NJ Medicaid?

When a parent of an individual with intellectual and developmental disabilities (I/DD) retires, becomes disabled, or dies, the son/daughter starts to receive Social Security Disability (SSD), and the amount of the monthly SSD benefit is based on the parent's work history. Usually, the amount of the SSD benefit is too high for the adult child to be eligible for Medicaid; if the son/daughter previously received Medicaid it would be terminated when SSD begins – thereby jeopardizing their DDD services.

However, individuals with I/DD who previously had SSI are, in most cases, able to maintain their Medicaid eligibility – even when they receive a large monthly SSD benefit. Social Security designates this special group as a Disabled Adult Child under Section 1634 of the Social Security Act regarding DAC (§1634 DAC). This is why it is so important for individuals with I/DD to apply for SSI at age 18 and obtain Medicaid through their SSI eligibility, rather than applying just for NJ Medicaid. It is also very important for individuals with I/DD to maintain their monthly income and assets within the SSI eligibility limits.

What happens if an individual with I/DD is determined to be ineligible for SSI because he/she already receives Social Security Disability (SSD) on the parent's work history?

Occasionally, the parent of an individual with I/DD has retired, become disabled, or died *before* the son/daughter's 18th birthday. In these situations, it is likely that the son/daughter with I/DD has been receiving a substantial Social Security Disability (SSD) benefit on the parent's work history before the son/daughter could have applied for Supplemental

Security Income (SSI). The Division recognizes that individuals in this situation are probably not able to obtain SSI or Medicaid. If this situation pertains to you please complete the Division's [Medicaid Troubleshooting Form](#) and forward it, along with your Social Security benefit verification letter, to the Division's Medicaid Eligibility Helpdesk at DDD.MediEligHelpdesk@dhs.state.nj.us.

Where can individuals and families go online for more information from the U.S. Social Security Administration?

For additional information, visit the U.S. Social Security Administration at www.socialsecurity.gov. For individuals receiving Supplemental Security Income (SSI) or Social Security benefits, it can be helpful to set up a personal online *My Social Security* account. The *My Social Security* account can be used to view and print the benefit verification letter; check the benefit and payment information and earnings record; change your address and phone number; and start or change direct deposit of the benefit payment.

For detailed information about Supplemental Security Income (SSI), visit www.socialsecurity.gov/ssi.

What if an individual with intellectual and developmental disabilities is not eligible for Supplemental Security Income (SSI) due to income or asset issues that are not explained above?

The monthly income and resource limits vary between SSI and NJ Medicaid. If an individual with intellectual and developmental disabilities (I/DD) has a monthly income and/or financial resources above the SSI limits, he/she can apply for NJ Medicaid – either “New Jersey Care” or “Workability” – by visiting the Board of Social Services in the county in which he or she lives. Contact information for New Jersey's County Boards of Social Services (welfare agencies) can be found at www.nj.gov/humanservices/dfd/programs/njsnap/cwa/.