Funding Resources

Social Security Disability Insurance (SSDI)
http://www.ssa.gov/disability/

Federal cash benefit that may be available if a person is disabled.

Application Process: contact the local Social Security Administration (SSA) office to schedule an appointment. To find the closest SSA office, phone 1-(800) 772-1213.

Disability Determination:

- After completing the SSDI application, the paperwork is forwarded to the state’s Disability Determination Services (DDS) office where an evaluation team consisting of a physician or a psychologist and a disability-evaluation specialist will determine disability using the following criteria.
- If a person earns more than $500 a month, he/she generally cannot receive SSDI.
- The disability must interfere with basic work-related activities.
- If the disability is on the list Social Security maintains, the claim is automatically processed. If the disability is not on the list, Social Security will determine if it is of severity equal to one on the list.
- The disability must prevent a person from doing any other type of work for which he or she is qualified.

Supplemental Security Income (SSI)
http://www.socialsecurity.gov/disabilityssi/ssi.html#&a0=0

SSI Benefits for Children with Disabilities Non-Medical Rules

- Supplemental Security Income is a program that pays monthly benefits to people with low incomes and limited assets who are 65 or older, blind, or have a disability. Children can qualify if they meet Social Security’s definition of disability and if their income and assets fall within the eligibility limits.
- As its name implies, Supplemental Security Income supplements a person’s income up to a certain level. The level varies from one state to another and can go up every year on the bases of cost-of-living increases.
- Rules for Children under 18: Most children do not have their own income and do not have many assets. However, when children under the age of 18 live at home (or are away at school but return home occasionally and are subject to parental control), evaluators consider the parent’s income and assets when they decide if the child qualifies. They refer to this process as the “deeming” of income and assets.
• Rules for Children 18 and Older: When a child turns 18, evaluators no longer consider a parent’s income and assets when they decide if he or she can get SSI. A child who was not eligible for SSI before his or her 18th birthday because a parent’s income or assets were too high may become eligible at 18.

• Deciding SSI Disability for Children under 18: Of course, a child’s disability cannot be evaluated using these work-related adult criteria. The law states that a child will be considered disabled if he or she is not working and has an impairment that is as severe as one that would disable an adult. This means that the condition must limit the child’s ability to function like other children of the same age to such a degree that the impairment is comparable to one that would make an adult disabled.

• Message to Parents of Children with Severe Disabilities: The disability-evaluation process generally takes several months, but the law includes special provisions for any individual (including a child) signing up for SSI disability whose condition is so severe that they are presumed to be disabled. In such cases SSI benefits are paid for up to six months while the formal disability decision is being made. Following are some of the disability categories under which evaluators can presume the child is disabled and make immediate SSI payments: HIV infection, blindness, deafness (in some cases), Cerebral Palsy (in some cases), Down Syndrome, Muscular Dystrophy (in some cases), significant mental deficiency, diabetes (with amputation of one foot), amputation of two limbs or amputation of leg at the hip. If special payments are made and it is later decided that the child’s disability is not severe enough to qualify for SSI, the benefits do not have to be paid back.

PASS: an SSI provision to help individuals with disabilities return to work
http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm

Credits: Information adapted from A Separate Voice, spring 1995, a publication of the Advocacy Center for Persons with Disabilities, Inc., and Social Security and SSI Benefits for Children with Disabilities, January 1993, a publication of the US Department Health and Human Services

Rehabilitation Services Administration
Vocational Rehabilitation

This program provides grants to states to support a wide range of services designed to help individuals with disabilities prepare for and engage in gainful employment consistent with their strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice. Eligible individuals are those who have a physical or mental impairment that results in a substantial impediment to employment, who can benefit from vocational rehabilitation (VR) services for employment, and who require VR services. Priority must be given to serving individuals with the most significant disabilities if a state is unable to serve all eligible individuals. Contact your state or regional vocational rehabilitation office for more information on this program.