



Applying for Social Security Income (Initial Application for Over 18)

Supplemental Security Income, or SSI, is a monthly payment for people with disabilities with income below a specific amount and limited or no work history. You will receive SSI through the Social Security Administration. Eligibility for financial assistance with supplemental security income (SSI) is a step towards other services, like Medicaid. Here are some steps and resources to begin the process of applying for SSI when you or your loved one are over the age of 18. An initial application refers to individuals applying for SSI benefits for the first time.

Eligibility

What is included in the eligibility for SSI?

- Resource and Assets: Individuals may be eligible if their resources are worth \$2,000 or less. Resources for SSI eligibility include real estate, bank accounts, cash, stocks, and bonds.
- Must meet the Social Security Administration's definition of disability.

How does the Social Security Administration define disability?

- The inability to engage in substantial gainful activity (SGA*) because of a disability or medical condition.
- Disability has lasted or is expected to last at least 12 months or is expected to result in death.

**SGA in 2024 is earnings equal to \$1,550 or more a month (\$2,590 if you are blind).*

To learn more about eligibility visit <https://www.ssa.gov/ssi>

Why Apply For SSI?

When you are deemed eligible for SSI, you will be automatically enrolled in Medicaid in Washington state. You are also automatically eligible for the Supplemental Nutrition Assistance Program (SNAP) and Division of Vocational Rehabilitation Services (DVR). You will still need to apply for these programs.

Work and SSI

It is possible to work and receive SSI! The amount you receive in SSI will decrease as your earned income increases.

How to Apply

- You can begin your application online (<https://www.ssa.gov/apply/ssi>) and then complete an interview.
- Or, request an appointment to have an interview to complete the application. You can call the national SSI number at 1-800-772-1213 (or TTY 1-800-325-0778 if you are deaf or hard of hearing) or your local field office (<https://www.ssa.gov/locator/>) to schedule an appointment.

Tips for initial application:

- Collect medical records from the onset of the disability
- If you or your loved one are in school, request the Individualized Education Plan (IEP) or 504 records.
- Prepare a clear statement on how your disability impacts your daily living activities including how it impacts your ability to work.

More Resources:

- Northwest Access Fund: <https://www.nwaccessfund.org/>
- SSI Eligibility: <https://www.ssa.gov/ssi/eligibility>