

HOW TO APPLY FOR DISABILITY BENEFITS FOR PARENTS OF CHILDREN OF SPECIAL NEEDS

The Federal Social Security Administration (SSA) offers support to families of children with disabilities. Monies are available to families who meet specific income requirements. The income requirements vary from family to family depending on amount of income, number of working adults in the home, number of children, expenses etc. There is no simple formula to use, and the numbers change every year. You must apply to find out if your child and family qualify. If the child has \$2,000 in savings or a trust fund, they will not be eligible.

An example of the income requirements from 2006: If one parent is working and no other children in the home, full benefits begin at an income of less than \$1330 per month. As the income of the home increases, the benefits reduce and at a monthly income of \$2537, no benefits for the child are available at all. If this same family has one other non SSI child in the home, the benefits begin at \$1631, begin to be reduced at any income more than that, and end at a monthly income of \$2838. The income allowances are higher for 2 parents who work outside of the home, and become more complex depending on other sources of income, other children in the home who might be on disability etc.

In order to qualify for Social Security Insurance (SSI), a child must have "marked and severe functional limitations" due to the disability that will last for at least one year.

The application process, like many, requires you to have a variety of facts and information available. Many families have, or begin to make, a notebook that has, in one organized place, all of the information listed below. We recommend you begin such a notebook now if you haven't yet. It will come in very handy to have all of your child's evaluations, doctors and providers names, addresses, phone numbers etc. in one place.

Remember the general rule when providing documentation for SSI or for any other reason; *never* give original documents. *Always* give copies. Additionally, many (some say 70%) of applications for SSI (social security insurance) are denied, so be aware of this.

In order to apply for SSI, you will need the following information:

1. Medical records documenting your child's diagnosis

2. A list of names, addresses and phone numbers of all medical professionals who have treated your child for the disability in the past year.
3. Names and doses of any medications your child is taking.
4. A list of names and addresses of any schools your child has attended in the last year including the names of any psychologists, physical therapists, occupational therapists, speech and language therapists, counselors, social workers etc. who have worked with your child.
5. Your child's IFSP (Individual Family Service Plan) or IEP (Individualized Educational Plan).
6. Names addresses and numbers of any other caseworkers or professionals who has worked with your child.
7. Your child's birth certificate or proof of US citizenship or legal residency.
8. Names and social security numbers of all members of the household.
9. Proof of income for all members of the household (paycheck stubs, tax returns, unemployment documents, child support documents from other programs etc.)
10. Other financial information such as savings accounts, stock records, life insurance information etc.
11. Receipts for rent or mortgage

After applying, it may take up to 5 months for you to hear of the SSA's decision.

The SSA will provide translators for free if your family prefers to conduct the interview process in a language other than English.

OTHER PROGRAMS

If your child does not qualify for SSI or Medicaid, you may qualify for the State Children's Health Insurance Program (SCHIP) which pays insurance premiums for children whose families earn too much money to qualify for Medicaid. You can call 1-877-543-7669 (1-877-KIDS-NOW) for more information.

How to Apply:

On a computer, start at:

<http://www.socialsecurity.gov/applyfordisability/child.htm>

If you want to phone your application, call: **1-800-772-1213**. If you are deaf or hearing impaired, call the toll-free "TTY" number, **1-800-325-0778**.

Representatives are available Monday through Friday from 7 a.m. to 7 p.m.