

Medical & Financial

SSI and Medicaid For Children with Down Syndrome

What is SSI?

Supplemental Security Income is a program that pays a monthly benefits check to people with low incomes and limited assets (less than \$2,000) who are 65 or older, blind or disabled. As the name implies, SSI supplements a person's income up to a certain level. Currently, the maximum amount paid is \$635/month. Children with Down syndrome can qualify for SSI based on the following:

- ***Rules for Children with Down syndrome Under 18:***
Most children with Down syndrome do not have their own income and do not have assets (bank accounts, cars, jewelry, etc.). However, when children under 18 live at home, the Social Security Administration considers the parents' income and assets when they decide if the child qualifies.
- ***Rules for Children 18 and Older:***
When a child with Down syndrome turns 18, the Social Security Administration no longer considers the parents' income and assets when deciding if he/she can get SSI. A child with Down syndrome who was not eligible for SSI before his/her 18th birthday will become eligible at 18 (depending on the amount of wages earned, if he/she is working).

On the other hand, if a child with Down syndrome receiving SSI turns 18, and continues to live with his/her parents but does not pay for his/her portion of the household food and shelter, the monthly SSI check may be reduced.

What is Medicaid?

Medicaid is a health entitlement program - pays for doctor visits and hospital stays - for people with low incomes and limited assets (less than \$2,000). Children and adults who get an SSI benefits check automatically qualify for Medicaid coverage.

How can I find out if my child is eligible for SSI?

Call the Social Security Administration at 1-800-772-1213. An application for SSI can be filed on the phone - the documents that must be filled out can be sent to your house - there is no need to go to a Social Security office