

What is the resource limit for children's SSI benefits?

Your child cannot have more than \$2,000 of "countable resources." If your child lives with one parent, that parent also cannot have more than \$2,000 of "countable resources." If your child lives with both parents, the parents' resource limit is \$3,000. If your child gets back benefits that exceed the resource limit, you have six months to either put the money into an excluded resource or spend it down to the resource limit. Some examples of resources that do not count toward the resource limit are your home, a car used to get to work or medical treatment, life insurance policies with a face value of \$1,500 or less per person, and dedicated accounts.

What do I have to tell SSA about my income while my child is receiving SSI benefits?

To avoid overpayments, you must report your income to SSA regularly. If you are working, you should send your paystubs to SSA at the end of every month. If there are any changes in your income, you should let SSA know right away.

Where can I go for help if I have questions?

For assistance or information, please contact:

New Castle County

Disabilities Law Program
Community Service Building
100 West 10th Street, Suite 801
Wilmington, Delaware 19801
302-575-0690 (voice)
302-575-0696 (TTY)
1-800-292-7980 (toll free)

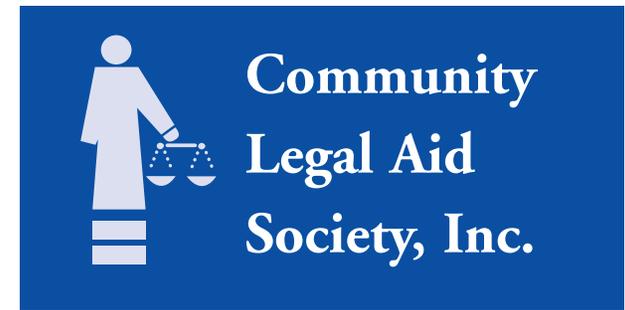
Kent County

Disabilities Law Program
840 Walker Road
Dover, Delaware 19901
302-674-8503 (voice/TTY)
1-800-537-8383 (toll free)

Sussex County

Disabilities Law Program
144 E. Market Street
Georgetown, Delaware 19947
302-856-3742 (voice/TTY)
1-800-462-7070 (toll free)

Website: www.declasi.org



What To Expect After Winning Your Child's SSI Case

Disabilities Law Program
Community Legal Aid
Society, Inc.

Congratulations on winning your child's SSI case! Now that the Social Security Administration (SSA) has decided that your child is medically eligible for Supplemental Security Income (SSI) benefits, the next step is for SSA to review your financial information and calculate the amount of benefits your child will receive. This brochure will explain what you can expect during that process and your responsibilities for handling your child's SSI benefits.

What is a representative payee?

A representative payee is a person or an organization that SSA selects to receive benefits on behalf of someone who is eligible for SSI, if that person is not considered able to manage his or her own money. The representative payee must use the money for the benefit of the person who is eligible for SSI.

How do I become my child's representative payee?

You need to apply at the Social Security office to become your child's representative payee. When you applied for SSI for your child, you probably also applied to be named your child's representative payee.

How does SSA decide who will become a child's representative payee?

SSA will pick the person whom SSA feels will best serve the child's interests. In general, SSA gives preference to a natural or adoptive parent who has custody of the child, or a guardian.

What can I use my child's monthly SSI benefits to pay for?

Your child's SSI benefits can be used to pay for food, clothing, shelter, medical care, and personal comfort items.

How will I know how much my child's SSI benefits will be?

After you win your child's case, your local SSA office will contact you and ask you to update your financial information (income and resources). Then, SSA will send you a notice telling you how much your child's monthly benefits will be. If your child also is eligible for back benefits, SSA will send you a notice telling you how much back money your child will get.

If my child is eligible for back benefits, how will SSA pay them?

If the total amount of your child's back benefits is more than one year's worth of SSI benefits, SSA must issue the back money in up to three installments. SSA issues installment payments every six months. One installment payment can be up to one year's worth of back SSI benefits. You can ask SSA to increase the amount of your installment payments if you have outstanding debts for food, clothing, shelter or medically necessary services, supplies, equipment, or medicine.

What is a "dedicated account?"

A "dedicated account" is a checking, savings, or money market account that you, as your child's representative payee, open at a bank. If your child is eligible for six months or

more of back benefits, SSA must pay that money by depositing it into a dedicated account. If your child is eligible for more installments of back money, you as your child's representative payee also have the option of having the rest of your child's back benefits paid into the dedicated account. An advantage of putting the money into a dedicated account is that the money will not count toward the SSI resource limit.

What can money in a dedicated account be used to pay for?

Money in a dedicated account can be used for your child's medical treatment and education or job skills training; personal needs assistance, special equipment, housing modification or therapy and rehabilitation if related to the child's disability; or other items and services relating to the child's disability that SSA determines to be appropriate.

What are my responsibilities for managing my child's dedicated account?

As the child's representative payee, you must keep records and receipts of all deposits to and withdrawals from your child's dedicated account. SSA can ask you to report on how you used your child's benefits. Also, it is very important that you do not deposit any other money into the dedicated account. If you mix other money with your child's SSI benefits, the entire amount of the account will turn into a "countable resource," and your child might not be financially eligible for SSI anymore.