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# Benefits For Children With Disabilities

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## Introduction

This booklet is for parents, caregivers, and representatives of children younger than age 18 who have disabilities that may make them eligible for Supplemental Security Income (SSI) payments. It is also for adults with disabilities since childhood (prior to age 22) who might be entitled to Social Security Disability Insurance (SSDI) benefits. We call this SSDI benefit a “child’s” benefit because it’s paid on a parent’s Social Security earnings record.

This booklet will help you decide if you, your child, or a child you know may be eligible for SSI or SSDI.

## Supplemental Security Income payments for children with disabilities

SSI provides monthly payments to people with limited income and resources who are 65 or older, or blind, or have a disability. Children younger than age 18 are eligible if they have a medical condition or combination of conditions that meets Social Security’s definition of disability. Their income and resources must fall within the eligibility limits. The amount of the SSI payment differs from state to state because some states add to the SSI payment. Your local Social Security office can tell you more about your state’s total SSI payment.

## **SSI rules about income and resources**

We consider a child's income and resources when deciding if they are eligible for SSI. We also consider the income and resources of certain family members living in the child's household. These rules apply if your child lives at home. They also apply if your child is away at school but returns home from time to time and is subject to your control.

Your child's income and resources, or the income and resources of certain family members living in the child's household, may exceed the amount allowed. If so, we may deny the child's application for SSI payments.

We limit the monthly SSI payment to \$30 when children are in a medical facility and health insurance pays for their care.

## **SSI rules about disability**

Your child must meet all the following disability requirements to be considered medically eligible for SSI:

- The child, if not blind, must not be working or earning more than \$1,620 a month in 2025. The child, if blind, must not be working or earning more than \$2,700. This amount usually changes every year.
- The child must have a medical condition or a combination of conditions, that results in "marked and severe functional limitations." This

means that the condition(s) must very seriously limit the child's activities.

- The child's condition(s) must have been disabling or be expected to be disabling for at least 12 months; or the condition(s) must be expected to result in death.

## **Providing information about your child's condition**

When you apply for SSI payments for your child based on a disability, we will ask you for detailed information about the child's medical condition and how it affects the child's ability to perform daily activities. We will also ask you to give permission to allow the doctors, teachers, therapists, and other professionals who have information about your child's condition to send it to us.

Please provide any of your child's medical or school records that you have. This will help speed up the decision-making process.

## **What happens next?**

We send all the information you give us to the Disability Determination Services (DDS) office in your state. Doctors and other trained staff in that state agency will review the information. They will request your child's medical and school records and any other information needed to decide if your child meets our criteria for disability.

The state agency may not be able to make a disability determination using only the medical information, school records, and other facts they have. They may ask you to take your child for a medical examination or test. We will pay for the exam or test.

### **We may make immediate SSI payments to your child**

The state agency may take 6 to 8 months to decide if your child's condition meets our criteria for disability. For some medical conditions, however, we make SSI payments right away, for up to 6 months, while the state agency decides if your child meets the criteria for immediate payment.

These conditions include, but are not limited to:

- Total blindness.
- Total deafness.
- Cerebral palsy.
- Down syndrome.
- Muscular dystrophy.
- Severe intellectual disability (child age 4 or older).
- Symptomatic HIV infection.
- Birth weight below 2 pounds, 10 ounces — We evaluate low birth weight in infants from birth to attainment of age 1 and failure to thrive in infants and toddlers from birth to attainment of age 3. We use the infant's birth weight as



documented by an original or certified copy of the infant's birth certificate or by a medical record signed by a physician.

Your child may get SSI payments right away. If the state agency ultimately decides that your child's disability is not severe enough for SSI, you won't have to pay back the SSI payments that your child received.

## **SSI disability reviews**

After your child starts receiving SSI, the law requires that we review their medical condition from time to time to verify that their disability still meets our criteria. We must do this review at each of the following times:

- At least every 3 years for children younger than age 18 whose conditions are expected to improve or for which improvement is possible.
- By age 1 for babies who are getting SSI payments because of their low birth weight. If we determine their medical condition isn't expected to improve by their 1<sup>st</sup> birthday, we may schedule the review for a later date.

We may perform a disability review even if your child's condition isn't expected to improve. When we do a review, you must present evidence that your child's disability still severely limits their daily activities. You must also demonstrate that your child has been receiving treatment that's considered medically necessary for their medical condition.

## What happens when your child turns age 18

In the SSI program, a child becomes an adult at age 18. We use different medical and non-medical rules when deciding if an adult can get SSI disability payments. For example, we don't count the income and resources of family members, except of a spouse, when deciding whether an adult meets the financial limits for SSI. We count only the adult's and spouse's income and resources. We also use the disability rules for adults when deciding whether an adult has a disability.

- If your child is already receiving SSI payments, we must review the child's medical condition when they turn age 18. We usually do this review during the 1-year period that begins on your child's 18th birthday. We will use the adult disability rules to decide whether your 18-year-old is eligible for SSI.
- If your child wasn't eligible for SSI before their 18th birthday because you and your spouse had too much income or too many resources, they may become eligible for SSI at age 18.

For more information, read *Supplemental Security Income (SSI)* (Publication No. 05-11000).

## Social Security Disability Insurance benefits for adults with disabilities since childhood

The SSDI program pays benefits to adults who have a disability that began before they became 22-years-old. We consider this SSDI benefit a “child’s” benefit because it is paid on a parent’s Social Security earnings record.

For an adult with a disability to become entitled to this “child’s” benefit, one of their parents must:

- Be receiving Social Security retirement or disability benefits.
- Have died and had worked to earn enough to be eligible for Social Security benefits.

Children who were receiving benefits as a minor child on a parent’s Social Security record may be eligible to continue receiving benefits on that parent’s record upon reaching age 18 if they are determined to have a disability. We make the disability determination using the disability rules for adults.

SSDI Disabled Adult Child (DAC) benefits continue for as long as they have a disability. Marriage of the DAC may affect eligibility for this benefit. Your child doesn’t need to have worked to get these benefits.

## How we determine if your child over age 18 is entitled to SSDI benefits

If your child is age 18 or older, we will evaluate their disability in the same way we would determine disability for any adult. We send the application to the DDS in your state that makes the disability determination for us. For detailed information about how we determine disability for adults, read *Disability Benefits* (Publication No. 05-10029).

## Applying for SSI payments or SSDI benefits and how you can help

You will need to complete an application for SSI payments or SSDI benefits for your child **and** a Child Disability Report. The report collects information about the child's disability and how it affects their ability to function. You can complete a Child Disability Report online. Once you submit it, one of our representatives will contact you by phone to begin the application process. You can also call us toll-free at **1-800-772-1213** to apply or schedule an appointment. If you are applying for SSI payments for your child, you should have their Social Security number and birth certificate with you. If you are applying for SSDI benefits for your child based on a parent's earnings record, please have:

- The Social Security number of the parent receiving retirement or disability benefits, or the deceased parent on whose record the SSDI claim is being filed.
- The child's Social Security number and birth certificate.

You can help us make a determination by doing the following:

- Tell us as much as you can about your child's medical condition(s).
- Give us the dates of visits to doctors or hospitals, including the patient account numbers for any doctors or hospitals. Also include any other information that will help us get your child's medical records.
- Provide us with copies of any medical reports or information you have in your possession.

**NOTE:** *You don't need to request information from your child's doctors. We will contact them directly for reports or information that we need to make a decision about your child's disability.*

If your child is younger than age 18 and applying for SSI, you must provide records that show your income and resources. You must also provide information on the income and resources of your child and certain family members in the household. We also will ask you to describe how your child's condition affects their ability to perform daily activities. In addition, we will ask for the names of teachers and any school records, day care

providers, and family members who can provide information about how your child functions.

In many communities, special arrangements have been made with medical providers, social service agencies, and schools to help us get the evidence we need to process your child's claim. Your cooperation in getting records and other information, however, will help us finish our job more quickly.

## Employment support programs for young people with disabilities

We have many ways to encourage young people who are receiving SSI payments or SSDI benefits and want to go to work.

### **Under SSI:**

- When we figure your child's monthly SSI payment, we don't count most of your child's income. If your child is younger than age 22 and is a student who regularly attends school, we exclude even more of their earnings each month. In 2025, students younger than age 22 may exclude \$2,350 of their monthly earnings, with an annual limit of \$9,460, when calculating their income for SSI. These limits may increase each year.
- With a Plan to Achieve Self-Support (PASS), a child who is age 15 or older can save some income and resources to pay for education and other things

needed to work. We don't count the saved income and resources when we figure the amount of your child's payment. Read more about PASS at [www.ssa.gov/disabilityresearch/wi/pass.htm](http://www.ssa.gov/disabilityresearch/wi/pass.htm).

- Because of a medical condition(s), your child may need certain items and services to work, such as a wheelchair or a personal assistant. When figuring your child's SSI payment, we won't count some or all the amounts paid for these items and services in your child's earnings.
- A child older than age 15 may get help with rehabilitation and training.
- Medicaid coverage will continue even if your child's earnings are high enough to stop the monthly SSI payment for as long as the earnings are under a certain amount.

### **Under SSDI:**

- An adult diagnosed with a disability before age 22 can get the same help with work expenses explained above for a child receiving SSI. They can also get help with rehabilitation and training.
- Benefit payments may continue for as long as your child is not engaging in substantial work. For 2025, we consider your child to be doing substantial work if their monthly earnings are over \$1,620 for non-blind beneficiaries (\$2,700 if they are blind).

You can get more information about these programs by reading [www.ssa.gov/redbook](http://www.ssa.gov/redbook) or by calling us toll-free at **1-800-772-1213**.

## Medicaid and Medicare

Medicaid is a health care program for people with limited income and resources. In most states, children who get SSI payments can receive Medicaid coverage, and in some cases, this comes automatically with SSI eligibility. In other states, you must sign up for it. Some children can get Medicaid coverage even if they aren't eligible for SSI. Check with your state Medicaid agency or your state or county social services office for more information.

Medicare is a federal health insurance program for people age 65 or older and for people who have been getting SSDI for at least 2 years.

There are 2 exceptions to this rule. Your DAC can get Medicare sooner if they have:

- End-Stage Renal Disease (permanent kidney failure requiring a kidney transplant or maintenance dialysis).
- Lou Gehrig's disease (Amyotrophic Lateral Sclerosis).



## Children's Health Insurance Program

The Children's Health Insurance Program enables states to provide health insurance to children from working families with incomes too high for Medicaid, but too low to afford private health insurance. The program provides coverage for prescription drugs, vision, hearing, and mental health services, and is available in all 50 states and the District of Columbia. Your state Medicaid agency can provide more information about this program or you can get more information about coverage for your children at [www.insurekidsnow.gov](http://www.insurekidsnow.gov) or by calling **1-877-543-7669**.

## Other health care services

When your child gets SSI, we'll refer you to places where you can get health care services for them. These services are under the Children with Special Health Care Needs provision of the Social Security Act. State health agencies usually manage these programs.

States call these services by many different names, including Children's Special Health Services, Children's Medical Services, and Handicapped Children's Program. Most programs provide services through clinics, private offices, hospital-based outpatient and inpatient treatment centers, or community agencies.

Even if your child doesn't get SSI, one of these programs may be able to help you. Local health departments, social service offices, or hospitals should be able to help you contact your local Children with Special Health Care Needs program.

## Contacting Us

The most convenient way to do business with us is to visit **[www.ssa.gov](http://www.ssa.gov)** to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal my Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit **[www.ssa.gov/foreign](http://www.ssa.gov/foreign)** to access our online services.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

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If you need to speak with someone or if you need to make an appointment to come into an office, call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**



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