

# **SUPPLEMENTAL SECURITY INCOME (SSI)**

Disability Rights Louisiana (DRLA) is a statewide non-profit agency providing FREE legal services, advocacy, and other supports to people with disabilities of all ages

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## **WHAT IS SSI?**

SSI is a federal cash benefit paid to the elderly and persons with disabilities who have limited income and few resources. SSI is only meant to cover basic living expenses, and in 2026 the maximum SSI a person can receive is \$994 for an individual or \$1,491 for a couple if both are eligible for SSI. SSI recipients automatically receive Medicaid.

## **WHO IS ELIGIBLE?**

You may be eligible for SSI benefits if you are 65 years of age or older, have a disability which prevents you from working and is expected to last at least one year or result in death, or is blind or considered statutorily blind by Social Security's standards (this is not the same as being considered legally blind by the State's Office of Motor Vehicles).

## **INCOME LIMITATIONS:**

Eligibility depends on how much income you have. This includes wages from work, unemployment, other Social Security income, and retirement/pensions. Social Security also counts In-Kind Income; this includes non-money food, shelter, and clothing provided by another person. If you are married, the combination of your income and your spouse's income must be under the limit set for couples.

There are certain types of income Social Security does not count. This can include food stamps and less than half of your wages from work.

## **RESOURCE LIMITS:**

Social Security considers property, bank accounts, cash, stocks, bonds, and certain life insurance policies. An individual is allowed \$2,000, and a couple is allowed \$3,000 in available resources.

Social Security does not count items, such as; the home you live in, personal items and furniture, a person's vehicle. There are many rules surrounding resources for SSI recipients; for more information, contact your local Social Security office.

## **TO APPLY:**

You can apply by visiting or calling your local Social Security office or online through your my social security account at [www.ssa.gov](http://www.ssa.gov).

## **APPEALING SSI DENIALS, TERMINATIONS, OR OVERPAYMENTS:**

You can appeal any decision Social Security makes, such as initial application denials, termination of the benefits you have been receiving, or overpayments. There are several appeals levels, and you should appeal before the date on the notice from Social Security. In some cases, if you appeal within 10 days, your benefits could continue while the appeal is pending. You are allowed to have someone else represent you, such as an attorney or advocate. You may request a list of organizations that provide assistance from your local Social Security office.

If you need help or have questions about Disability Rights Louisiana, call or visit us online:

[DisabilityRightsLA.org](http://DisabilityRightsLA.org)

**CALL TOLL-FREE: 1-800-960-7705**  
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