



Supplemental Security Income And Other Benefits

Information For People With Limited Earnings



This fact sheet provides information about Supplemental Security Income, Social Security benefits, and other programs and resources that may be useful to you and your family.

You may qualify for Supplemental Security Income

Supplemental Security Income (SSI) is a needs-based program that provides monthly payments to people who have limited or no income and few or no resources (things you own), and who are disabled, blind, or age 65 or older. You may be able to receive SSI payments if your Social Security retirement or disability benefit amount is below a certain level, or if you do not qualify for these benefits on your own record or that of your current, former, or deceased spouse. Learn more at ssa.gov/pubs/EN-05-11000.pdf.

You may qualify for Social Security benefits

Even if you receive SSI, you may qualify for Social Security retirement benefits based on your earnings record. You can find personalized estimates of your Social Security benefits on your *Social Security Statement* at myaccount.ssa.gov. If you are married, divorced, or widowed, you may qualify for a higher benefit on your spouse's record. Learn more about Social Security retirement benefits at ssa.gov/pubs/EN-05-10035.pdf and Social Security survivors benefits at ssa.gov/pubs/EN-05-10084.pdf.

We also provide Social Security benefits for people with disabilities. Learn more about disability benefits at ssa.gov/pubs/EN-05-10029.pdf.

Your children may qualify for benefits

If you receive Social Security retirement or disability benefits, your minor children may also qualify for a benefit on your record. Your adult children who have a disability that began before age 22 may also qualify for benefits. Learn more at ssa.gov/pubs/EN-05-10085.pdf.

Your minor children who have a disability may also qualify for SSI payments. Learn more at ssa.gov/pubs/EN-05-10026.pdf.

You may qualify for help buying food

The Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, helps people with limited income buy nutritious food. Although SNAP is a federal program, state agencies run the program through local offices. You may be eligible to receive SNAP benefits if you meet certain income and resource requirements. Learn more at ssa.gov/pubs/EN-05-10101.pdf.

You may get help with health care costs

Medicare

Medicare is the federal health insurance program for people age 65 or older, certain people under age 65 with disabilities, and people of any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant). Even if you do not plan to retire by age 65, consider applying for Medicare to avoid a lifelong monthly Medicare penalty later. Learn more at ssa.gov/myaccount/assets/materials/medicare-ready.pdf.

Medicare Savings Programs

Medicare Savings Programs are available in some states for people with limited income and resources. If you qualify, your state may pay your Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) premiums and, in some cases, other out-of-pocket medical expenses, such as deductibles, copayments, and coinsurance. For more information, contact your state medical assistance (Medicaid) office or State Health Insurance Assistance Program. You can look up the telephone numbers of your state's offices online at Medicare.gov/talk-to-someone.

Extra Help with Medicare prescription drug costs

You may be able to receive *Extra Help* that can help pay Medicare prescription drug coverage (Part D) deductibles, premiums, and copayments. This *Extra Help* is available to people who have Medicare prescription drug coverage and have limited income and resources. Learn more at ssa.gov/extrahelp.

Medicaid

Medicaid is a jointly funded, federal-state health insurance program that provides health coverage to eligible low-income adults, children, pregnant women, elderly adults, and people with disabilities. If you receive SSI, you may be eligible for Medicaid. Learn more about qualifying for Medicaid at ssa.gov/disabilityresearch/wi/medicaid.htm. For general information on Medicaid, visit Medicaid.gov.

Let us help you find benefits

The Social Security Administration is committed to helping you navigate your benefit options. The Benefits Eligibility Screening Tool is a convenient way to find potential benefits that may best fit your situation. Learn more at ssabest.benefits.gov.



Securing today
and tomorrow

With you throughout life's journey

Social Security is with you throughout life's journey. Review your personalized *Social Security Statement* online at myaccount.ssa.gov.