Transition

Tips to Applying to Social Security Income (SSI) for Young Adults at Age 18

Supplemental Security Income (SSI) provides financial assistance to individuals who are disabled, elderly, or blind and have limited income and resources. It is especially helpful for young adults with disabilities as they begin to transition out of school. Eligibility for SSI requires that the disability significantly impacts work and/or Activities of Daily Living (ADLs).

1. **Learn about social security benefits** and how you apply. Here are a few resources:
   - The United States Social Security Administration
   - Social Security & Benefits Help - Maryland Department of Disability Services
   - Maryland Work Incentives Network (MD-WIN) - Independence Now
   - SSI/SSDI Toolkit 2025
   - Supplemental Security Income (SSI) & Social Security Disability Insurance (SSDI) Resources from Project HEAL

2. **If you applied for SSI for your child under 18 and were denied**, your young adult may want to consider **re-applying once they turn 18**. The income and resources of the parent are no longer counted for young people 18 years of age and older.

3. If your child (who is under 18) currently receives SSI and Medicaid, be prepared for the **age 18 redetermination process** which is required since they are now an adult. This should occur sometime during their 18th year. The definition of disability is more strict for adults than for children.

4. Gather the young adult's information for the application

- Social security number
- Medical records of disability including any private neuropsychology evaluations or school psychology evaluations
- Copy of the current IEP
- Proof of age (like birth certificate)
- Proof of income (like pay stubs or tax returns)
- Work history
- List of all medications
- Proof of financial resources (like bank statements, inheritance, income)
- Living arrangement information (like rent, lease, utility information)
- Names, addresses, and telephone numbers of doctors, hospitals, therapists, and clinics seen in the past 4 years
- Contact information of any professional that would know about your child's functional limitations

PPMD's information, resources, and trainings can be made available in languages other than English, including sign language upon request.
Please contact us regarding your translation and interpretation needs.

5. **Keep copies of all of your documents and contacts of SSA**. Keep a phone log/record of any meetings or phone calls with social security. Keep it in a file folder, bin, or box so you are ready to access it any time as needed

6. Both the parent and the young adult should **be prepared to describe the disability and how it affects activities of daily living and working**. Have a list of all the disabilities (physical and mental). More information is always better and may reduce processing time.

7. **Respond quickly** when you get letters in the mail about next steps in the eligibility process such as additional forms that need to be completed or scheduling a medial review appointment or consultation as a part of the eligibility process.

8. **A parent can assist as a representative** to help the young adult with the application and eligibility process **if the young adult provides notification in writing**. If the parent or young adult need to find a representative to assist, contact your local Social Security office who can provide a list of legal referral services and non-profit organizations such as legal aid services or local bar associations.
   - Home - Maryland Legal Aid
   - Finding Legal Help | Maryland Courts

9. If the parent is assisting as a representative in the application process, **the young adult will still need to be present** for all phone calls and in person appointments.

10. Processing time can vary and can take up to 10 months.

11. If the young adult is found eligible for Social Security benefits, they will automatically be eligible for Medicaid.

Resources:

- Social Security Benefits: Practical Tips for Teachers, Families, and Students
- The Supplemental Security Income Application Process
- Will Your Young Adult Qualify for Supplemental Security Income (SSI)?
- MDTransitions.org