

## **How a Child with an Intellectual Disability Can Qualify for Social Security Disability Benefits**

*This article was provided by Mark Steele of Disability Benefits Center, an organization dedicated to providing the public with information on the disability benefits process. Check out [www.disabilitybenefitscenter.org](http://www.disabilitybenefitscenter.org), or email Mark directly ([mts@ssd-help.org](mailto:mts@ssd-help.org)).*

One of the hardest things for parents to deal with is a child that has a permanent disability or condition like an intellectual disability. Caring for a child that has an intellectual disability can be expensive because of the extra care and help that they need. If you have a child that an intellectual disability that child may qualify for help from the Social Security Administration. Supplemental Security Income, or SSI, can provide money to help defray that costs of the child's treatment, care, and other expenses that aren't covered by insurance.

### **Financial Requirements**

SSI was created to help low -income individuals and families deal with long term medical care costs. So in order to qualify for SSI benefits your household income must fall below a yearly income cap. The income of all the adults in the home that are working full-time will combined and must be less than the cap amount for that particular number of working adults. The income cap is pretty generous so most parents have no trouble meeting this requirement.

You will need to submit proof of income for every adult in the house. You can use W-2s or paystubs or bank statements to prove your income. If you are self employed you can use your Federal tax returns to show how much money you make in a year.

### **Medically Qualifying for SSI Benefits**

All of the childhood medical conditions that qualify for Social Security benefits are listed in the [SSA's Blue Book](#). Children who have a marked intellectual disability can qualify for benefits as long as they meet the requirements listed in the Blue Book for an intellectual disability which are:

- The child must have a full scale IQ score of 70 or below, or a full scale IQ score of 71-75 with a verbal or performance score of 70 or below, and
- The child must have an extreme limitation in one of the following areas, or a severe limitation in two of the following areas:
  - understanding, remembering, or applying information (ability to learn term and concepts, follow instructions, solve problems)
  - interacting with others (ability to understand social cues, cooperate, make and maintain friendships, handle conflicts)

- concentrating on tasks and maintaining pace (ability to complete tasks in a timely manner, ignore or avoid distractions, work close to others without distracting them), and
- managing oneself (ability to protect self from harm, regulate emotions, control behavior, maintain personal hygiene).

You will need to provide extensive [medical documentation](#) to prove that the child meet these requirements. You can submit a doctor's diagnosis, test results, statements from doctors, caseworkers, and other professionals who can speak to the impact of the disability on your child's ability to function, and you can even submit statements from family members. The more documentation you can provide the stronger your case will be.

### **Getting Started With a Claim**

In order to apply for SSI benefits for your child you will need to make an appointment at your [local SSA office](#). Bring copies of all of your financial paperwork and your child's medical records with you to the appointment. A staff member at the SSA will help you fill out and file the claim paperwork.

### **SSI Overview**

<https://www.disabilitybenefitscenter.org/supplemental-security-income/how-to-qualify>

### **What is a Representative Payee?**

<https://www.disabilitybenefitscenter.org/glossary/social-security-disability-representative-payee>

### **The SSA Blue Book**

<https://www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm>

### **Medical Documentation**

<https://www.disabilitybenefitscenter.org/glossary/acceptable-medical-source>

### **Your Local SSA Office**

<https://secure.ssa.gov/ICON/main.jsp>