

Is Your Child With OCD Eligible for Social Security Benefits?

Regardless of the age of your child, the answer might be "Yes."

Although we are all familiar with Social Security's retirement benefits, there is much more. Children with physical and mental disabilities, still dependent on their parents, are also eligible for monthly payments. Suffering from Obsessive Compulsive Disorder may qualify your child to receive this support. It is important that you contact the Social Security Administration for complete information to determine whether your child is eligible, but here is an overview that may help you decide whether or not you should pursue this support.

There are two Social Security programs that can benefit your child. The first is Supplemental Security Income, available to children under the age of 18. The second is Social Security Disability Insurance available to adults who became disabled before the age of 22 and have parents who receive Social Security benefits or qualified for death benefits.

SUPPLEMENTAL SECURITY INCOME

Eligibility

A child under 18 with physical or mental disabilities can qualify for monthly payments from Supplemental Security Income (SSI). There is no set federal SSI payment, amounts differ between states. But, SSI payments are limited to \$30 per month, regardless of where you live, when a child is a resident of a medical facility covered by insurance.

Each child must meet certain criteria to qualify for SSI benefits:

- the child's condition must meet Social Security's definition of a disability and result in marked and severe functional limitations that have lasted, or are expected to last, for at least 12 months,
- the child's income and resources fall within the eligibility limits,
- the child must not be working at a job that pays more than a monthly limit determined each year by the program.

In the SSI program, age 18 is considered an adult and some different criteria may apply.

Applying for SSI

A great deal of information is required to determine your child's eligibility for SSI. You will need to provide detailed information about your child's condition and how it impairs the child's ability to function.

This includes any medical or school records that you have and permission for the doctors, teachers, therapists and other professionals who treat your child to release relevant infor-

mation. In some cases, a medical examination may be required. If so, the agency will absorb the cost. You will also need to provide records showing your child's income and other financial resources, as well as your own.

All information submitted to Social Security is given to the Disability Determination Services in your home state where doctors and trained staff will process the request and decide if all criteria are met. Keep in mind that it can take three to five months for the agency to make a final determination, although exceptions can be made to provide immediate benefits under certain circumstances.

Disability Reviews

Once your child begins receiving SSI, the law requires that his or her medical condition is reviewed at least every three years until the child is 18 years old. During these reviews, you will be asked to provide evidence that your child has been receiving medical treatment for the disability.

SOCIAL SECURITY DISABILITY INSURANCE

Eligibility

Even though Social Security Disability Insurance (SSDI) pays benefits to adults who became disabled before age 22, it is considered a child's benefit because it is paid on a parent's Social Security earnings record. To be eligible the "child" must:

- have at least one parent receiving Social Security benefits, or
- have a parent who, although dead, worked long enough to qualify for benefits under Social Security, or
- have received dependents' benefits on a parent's Social Security prior to age 18 due to disability.

SSDI benefits continue as long as the individual remains disabled regardless of whether the child has ever worked.

Applying for SSDI

The disability rules for receiving SSDI benefits are based on adult disability criteria. As with SSI, the child's disability application is reviewed by the Disability Determination Services in each state. Be prepared to provide as much detailed information as possible about the child's medical condition, including medical records and permission to speak with doctors and therapists. Social Security will contact your child's doctors and therapists directly for reports.

OTHER IMPORTANT INFORMATION FOR YOUR CHILD'S HEALTH AND WELL-BEING

In addition to SSI and SSDI, there are other programs and services that can help your child.

Medicaid

Medicaid is a health care program for people with low incomes and limited resources. In most states, children who receive SSI payments qualify for Medicaid; although, in some states you need to apply directly for benefits. Some children can qualify for Medicaid benefits even if they do not receive SSI.

Children with Special Health Care Needs

When your child receives SSI, Social Security's Children with Special Health Care Needs program will refer you to health care services managed by each state. These include clinics, private offices, hospital out-patient and in-patient treatment centers, and community agencies.

Even if your child does not qualify for SSI or SSDI, Children with Special Health Care Needs programs in your local area may be able to help you. Contact your local health department, social services agency or hospital for programs near you.

State Children's Health Insurance Program

The State Children's Health Insurance Program is available in every state and provides health insurance to children from working families without insurance but with incomes too high to qualify for Medicaid. The program includes coverage for prescription drugs and mental health services. Your state Medicaid agency can provide full information about the program. To learn more call 1-877-543-7669 or go to www.cms.gov/schip.

Employment Support Programs

Social Security has many ways to encourage young people with disabilities to work and gain independence that do not negatively impact their SSI or SSDI benefits. A child under 15 years old may qualify for training programs. There is also a program called Plan to Achieve Self-Support (PASS) which allows a child 15 or older to save income and resources for education without impacting his or her income for SSI purposes.

CONTACT INFORMATION

For additional information on all these programs and forms to begin the process of requesting assistance, visit www.socialsecurity.gov, call 1-800-772-1213 twenty-four hours a day, or visit your local Social Security office. Please be sure that you have your child's Social Security number and birth certificate, as well as your own Social Security number when beginning the application process.