

Here Comes The Sun

News for the Special Needs Community



VINCENT J. RUSSO & ASSOCIATES, P.C. Long Island's *Signature* Special Needs Law Firm

Special Needs News

September 2008

SSI – The Long and Winding Road

When my daughter, Theresa, was born, a friend of mine said you should apply for SSI for your daughter because she is disabled. Not knowing anything about SSI (Supplemental Security Income) and quite frankly still being in shock as to how we were going to take care of Theresa, I made my way down to the Social Security Administration office.

I sat with a worker who informed me that I was wasting my time because I had assets and income even though I was applying for SSI on my daughter's behalf. The new word that I learned that day was "Deeming." Our assets and income as parents of Theresa are deemed to be hers for purposes of qualifying for SSI until she reached the age of 18. At age 18 and thereafter, the deeming would stop and only her assets and income would be counted in determining her SSI eligibility.

Why is SSI important?

For two reasons: one, it provides a monthly stipend for living expenses in the federal amount of \$637. Some states like New York add a supplement.

The second reason is that SSI qualification allows you to automatically qualify for Medicaid benefits in the community. The Medicaid program pays for medical care provided to the SSI recipient.

How do you find out about the SSI rules? About eligibility? Where to go to apply?

Unlike when my daughter was born, resources are available to help parents navigate the SSI program.

I strongly recommend you visit (www.ssa.gov/pubs/10026.html#ssi-benefits). This website outlines in detail how the SSI program works. The next step would be to meet with a special needs planner who can advise you as to how to maximize government benefits for your loved one who is disabled.

Our Blackbird Luncheon Series for professionals continues.

Save the date: November 19, 2008

Details to come.

For more information, please contact Sue Tame at 516-683-1717.



This Month's Articles:

- [Moving? Make Sure Your Special Needs Planning Moves With You](#)
- [Presidential Candidates Offer Different Positions on Issues Related to Special Needs Community](#)
- [Banks Illegally Garnishing Social Security Benefits](#)
- [Case Illustrates the Importance of Establishing Successor Guardians](#)

[Moving? Make Sure Your Special Needs Planning Moves With You](#)

If you are thinking about moving to another state with your child, or if your child has grown up and is moving away from home, beware. Provisions in your child's special needs trust are almost always designed specifically for your current state of residence and may not work properly in your new home. [more...](#)

[Presidential Candidates Offer Different Positions on Issues Related to Special Needs Community](#)

As with almost every issue in this year's campaign, Senators Barack Obama and John McCain differ when it comes to their plans for helping people with special needs. We offer a summary of each candidate's plans for people with special needs and their families. [more...](#)

[Banks Illegally Garnishing Social Security Benefits](#)

The Social Security Administration's Inspector General has found that banks are illegally garnishing accounts that receive electronic deposits of Social Security benefits. The practice could imperil millions of people, including those with disabilities, who rely on Social Security. [more...](#)

[Case Illustrates the Importance of Establishing Successor Guardians](#)

A recent case in Wisconsin highlights the importance of having backup guardians in place in case a child's original guardian can no longer serve. [more...](#)

Special Needs News is a monthly e-newsletter that brings you reports of developments and legislation of vital interest to the families of individuals with special needs and their advocates. This newsletter is brought to you by **Vincent J. Russo & Associates, P.C.**

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Quick Links...

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[Program Focuses on Employment for People with Special Needs](#)

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