

SSI application guide

Purpose: This guide helps you apply for **SSI (Supplemental Security Income)** step-by-step, especially if the website feels confusing. SSI is for people with **limited income/resources** who are **disabled** (including mental health conditions) and need financial support.

Important: SSI is handled by the Social Security Administration (SSA). This guide focuses on **how to navigate the online process** and **how to answer common questions clearly**.

1) What SSI Is (and what it isn't)

SSI (Supplemental Security Income)

- A monthly payment for people who are **disabled** AND have **low income/resources**.
- You do **not** need a long work history.

SSI is different from SSDI

- **SSDI** is based on work credits.
- **SSI** is based on financial need.

If you're not sure which one you qualify for, that's okay. SSA may still guide you, but this guide is specifically for **SSI**.

2) Before You Start: Get Your “Application Kit” Ready

This step prevents 90% of the stress.

A. Information you should gather (write it down)

Identity & contact

- Full legal name
- Date of birth
- Social Security Number
- Mailing address (where SSA can send letters)

- Phone number you can reliably answer
- Email you can access

Banking (if you have it)

- Bank name
- Routing number + account number (for direct deposit)

Income & resources

- Any income (job, cash help, unemployment, etc.)
- Any money you have access to (bank account balance)
- Any resources (car, savings, property, etc.)

Living situation

- Where you live now
- Who you live with
- Who pays rent/food/utilities

Medical & mental health (the most important part)

- Diagnoses you've been told you have (ex: depression, anxiety, PTSD, bipolar, SUD)
- Names of clinics/hospitals/treatment programs you've attended
- Any recent doctor visits
- Medications (name + dose if you know)

Tip: If you don't know dates, use "approximate" dates (month/year). Better to estimate than leave blank.

B. Set yourself up for success

- Plan for **60–120 minutes**.
- Use a **computer** if possible (phone is harder).
- Avoid doing this when you're tired, anxious, or distracted.
- Keep water nearby. Take breaks.

3) The Big Website Problem (and how to beat it)

Most people get stuck at:

1. creating the SSA account
2. identity verification
3. the application timing out

We'll handle each one.

4) Create Your SSA Account (my Social Security)

To apply online, you usually need a **my Social Security** account.

Step-by-step

1. Go to **SSA.gov**
2. Look for **Sign In / Create an Account** (my Social Security)
3. Choose **Create an Account**
4. SSA will send you to a sign-in system, usually **Login.gov** or **ID.me**

Choose Login.gov vs ID.me

Either works. Choose the one you can complete.

You'll need:

- Email access
- Phone (for text or call verification)
- Sometimes a photo ID

Common problems and quick fixes

Problem: “I don’t have email.”

- You must have an email for online steps. If you don’t, you can:
 - create one (Gmail/Yahoo), OR
 - apply by phone or in person.

Problem: “My phone number doesn’t work / I can’t get the code.”

- Try the “call me” option instead of text.
- If still failing, plan to apply by phone or in person.

Problem: “ID verification failed.”

- Don’t panic. This is common.
- You may need to try again later, or apply by phone/in person.

Rule: If identity verification fails twice, stop and switch to **phone or in-person**.
Don’t waste hours spiraling.

5) Starting the SSI Application (Finding the correct page)

Once signed in:

1. Go back to **SSA.gov**
2. Find **Benefits → Disability or SSI**
3. Look for **Apply for SSI**

If you see many “Apply” buttons

Use the one that clearly says **SSI or Supplemental Security Income**.

If you’re unsure: stop and ask your case manager. Clicking the wrong application wastes time.

6) How to Answer Questions (so SSA understands)

SSA is trying to answer one main question:

Can you reliably function in regular work, 40 hours/week, with normal stress, normal attendance, and normal supervision?

Many people accidentally hurt their application by writing:

- “I’m fine now.”
- “I’m okay.”
- “I just need a job.”

Instead, explain what life is like on your **bad days** and your **average days**.

The best way to write your limitations

Use this simple format:

- **Problem:** what is hard
- **How often:** daily/weekly
- **What happens:** what it looks like
- **Result:** what you can’t do consistently

Example (Anxiety):

- “I have anxiety most days. It causes panic symptoms and racing thoughts. I avoid phone calls and appointments. I miss commitments because I feel overwhelmed.”

Example (Depression):

- “I have depression that makes it hard to get out of bed, shower, or focus. I struggle with motivation and concentration. I can’t keep a routine consistently.”

Example (Substance Use Disorder recovery):

- “I’m in recovery and still have cravings and stress triggers. I need structured treatment and support to maintain stability. Stress and conflict can lead to relapse risk.”

Important: You are not “being dramatic.” SSA needs you to explain reality.

7) Medical Section: What SSA Really Needs

SSA decisions are based on **medical evidence**.

List every place you’ve received care

Even if:

- it was years ago
- you didn’t stay long
- it was detox/residential/outpatient

Include:

- treatment programs
- hospitals
- clinics
- therapists
- psychiatrists

If you don’t remember exact dates

Write:

- “Approx. 2023”
- “Summer 2024”
- “About 10 years ago”

Medications

If you don't know the exact dose:

- list the medication name
 - write "dose unknown"
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8) Living Situation + Money Questions (SSI is strict here)

SSI is based on financial need, so they ask a lot about money.

Be honest and simple

- If you don't work: say that.
- If family helps: explain how.
- If you don't have a bank account: say that.

If you live with someone

SSA may ask:

- who pays rent
- who buys food
- whether you share expenses

Answer plainly. Don't guess.

9) The Website Timing Out (Most common frustration)

How to avoid losing progress

- Save often if there's a save option.
- Don't leave the page idle.
- If you need a break, write notes on paper first.

If you lose your session

- Log back in.
- Try again.
- If it happens repeatedly, switch to phone or in person.

10) After You Submit: What Happens Next

What to expect

- SSA will send letters by mail.
- They may request more info.
- They may schedule a consult exam.

Timeline

SSI decisions can take **months**.

Denials are common

A denial does **not** mean you're lying or hopeless. Many people are approved on appeal.

11) Quick “Do / Don’t” List

DO

- Use plain language
- List all treatment and providers
- Describe your functional limits
- Check mail regularly
- Keep copies or screenshots if possible

DON’T

- Minimize symptoms
 - Say “I’m fine” when you aren’t
 - Leave medical history blank
 - Give up if verification fails (switch methods)
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12) If Online Isn’t Working: Two Backup Ways

A) Apply by phone

SSA can take applications by phone. This is often easier for clients.

B) Apply in person

If the client is overwhelmed, in-person support can be more successful.

Case Manager Tip: If a client has unstable phone/email access, online may not be the best route.

13) Client Checklist (Print this)

14) Words You Can Copy (Common SSI Answers)

“Why are you applying?”

- “I have medical and mental health conditions that make it hard to function consistently and maintain work.”

“What limits you?”

- “I struggle with focus, memory, sleep, anxiety/depression symptoms, and handling stress. I cannot keep a reliable routine without support.”

“How does this affect work?”

- “I have trouble with attendance, concentration, pace, and handling normal workplace pressure. I struggle to complete tasks reliably.”
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15) If you want help

If the application feels overwhelming, stop and ask for help. It's better to get it right than rush.

Optional Add-On for Case Managers (Internal Use)

Coaching clients through the hardest sections

- **Medical history:** prompt them with “Where have you gotten help?” not “What’s your diagnosis?”
- **Function:** ask “What can’t you do on your worst days?”
- **Consistency:** remind them SSA cares about reliability.

Best practice workflow

1. gather info in session
2. create account
3. complete app together or schedule phone app
4. document progress in CM note