

# 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**.

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## 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**.

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## 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.

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## **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.

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## 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.

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## 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.

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## 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.

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## 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.

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## **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.

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## 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.

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## 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.

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## **13) Client Checklist (Print this)**

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## **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.

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# 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