

Parents of children with autism often face many challenges when it comes to getting the proper care for their child. Unfortunately, financial instability can compound this situation—making it impossible to access the medical attention, supportive care, and equipment that their child needs.

If you find that it has become difficult to support your child financially, he or she may be eligible to receive Supplemental Security Income (SSI). SSI benefits are offered to disabled individuals who earn very little income. They can be used to offset to expenses associated with daily living, medical care, and other necessities.

This article is intended to provide you with a general understanding of SSI benefits and will prepare you to begin the application process on behalf of a child with autism.

SSI Eligibility

SSI is one of the main federal benefit programs governed by the Social Security Administration (SSA). As stated, SSI is offered on a by-need basis to individuals with limited income and financial resources. To qualify for SSI applicants must fall within the financial limits set by the SSA.

Because children do not typically earn income or manage their finances, the SSA will evaluate child applicants based on a portion of their parents' or guardians' income. This is called deeming. Only some types of income will be deemed. Learn more about SSI eligibility here: <http://www.socialsecurity.gov/ssi/text-child-ussi.htm>.

Learn more about parental deeming, here: <http://www.disability-benefits-help.org/blog/parental-deeming-process>.

Blue Book Listings and Medical Eligibility

Because SSI is intended to help those who have serious, long-term health conditions—your child will be evaluated based on specific medical requirements. These requirements can be found in the SSA's official guide of disabling conditions—known as the Blue Book. The Blue Book is broken down into different sections, each dedicated to a specific body system or group of conditions.

A child with autism will be evaluated under Blue Book listing 112.10—Autistic Disorder and Other Pervasive Developmental Disorders. To qualify for SSI under this listing, your child will have to demonstrate marked deficits in the following areas:

- Reciprocal social interaction
- Verbal and non-verbal communication
- Imaginative activity; and
- A markedly restricted repertoire of activities

In addition to these areas, you will also have to use medical evidence to prove that your child experiences difficulty with:

- Cognitive/communication functioning
- Social functioning
- Personal functioning
- Concentration, persistence, and pace

It is important that you read the entire Blue Book listing for yourself so that you have a thorough understanding of the requirements your child must meet. Access Blue Book listing 112.10, here: http://www.ssa.gov/disability/professionals/bluebook/112.00-MentalDisorders-Childhood.htm#112_10

SSI Application Process

The application for SSI benefits is made up of two different forms—the Child Disability Report and the Application for SSI Benefits. Currently, only the Child Disability Report can be completed online. You will have to schedule an appointment to complete the SSI application with an SSA representative in person or by telephone.

Prior to submitting your application, it is important that you collect records pertaining to your child's condition and your household finances to support your child's claim. View the SSA's Child Disability Checklist for a complete list of the documents needed to apply for SSI benefits. (<http://www.ssa.gov/disability/Documents/Checklist%20-%20Child.pdf>)

When filling out application forms, be sure to include detailed information about your child's condition and his or her limitations. The application should provide the SSA with insight into your child's daily life with autism. Any missing or incomplete information could cause your claim to be delayed or even denied.

On the same note, be sure to include documentation and information regarding *all* conditions that your child may have. This is because the SSA will consider the combined effects of any conditions that an applicant has been diagnosed with. For example, the SSA may decide that a child's autism does not significantly interfere with his or her daily life. However, if the same child has also been diagnosed with OCD, the SSA will be more likely to approve their application.

Receiving a Decision

Unfortunately, you may have to wait several months before receiving a decision on your child's claim. If the claim is approved, you will receive a letter in the mail explaining your child's SSI benefits and the payment schedule. If your child's claim is denied, you will receive a letter that explains the reason for denial and will explain how to appeal the decision.

While facing the appeals process can be overwhelming to say the least, you should view a denial as an opportunity to strengthen your child's claim and correct any errors that were made during the initial application. Once you are awarded benefits, you will be able to provide your child with the support that he or she needs to remain healthy and happy.

Adult SSI Benefits

If your child does not qualify for SSI because you exceed the SSA's financial limits, you should

consider reapplying when your child turns 18. At this age, the SSA will evaluate your child as an adult and therefore eligibility will be based on their own income—not a parent or guardian's.

It is also important to note that child SSI recipients will undergo "Age-18 Redetermination" when they turn 18. Essentially, this means that the SSA will review your child's claim to determine whether or not they meet the adult eligibility criteria. The SSA will use the [adult Blue Book listings](#) to determine medical eligibility and will evaluate your child's own income to determine financial eligibility. Because children typically earn less than their parents, Age-18 Redetermination often results in a larger monthly payment.

For information about applying for disability benefits on behalf of an adult with autism, visit the following page: <http://www.disability-benefits-help.org/disabling-conditions/autism-and-social-security-disability>.