

## RESOURCES:

Social Security Administration 800-772-1213  
www.ssa.gov

Disability Determination Services  
Boston 800-882-2040  
Worcester 800-551-5532

Health Care for Homeless (Boston) 617-414-7779

MA Community Health Centers 800-475-8455

Mayor's Health Line 800-847-0710

Greater Boston Legal Services 617-371-1234

Mass. Justice Project (Legal Services)  
Central MA 508-831-9888  
Western MA 413-533-2660

Disability Law Center 617-723-8455  
www.dlc-ma.org 800-872-9992

Statewide Legal Services Websites:  
www.masslegalservices.org, www.masslegalhelp.org

MA Coalition for the Homeless 781-595-7570

Tri-City Homeless Services 781-397-2097  
Northeast MA

Project HOAP (Central MA) 508-860-1000  
Homeless Services

Community Voice Mail (Boston) 617-248-6585

Dept. of Transitional Assistance 800-249-2007  
(for welfare benefits)

Office of Medicaid 800-841-2900  
(for MassHealth)

Other Contacts:

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***This Brochure May Be Duplicated***

# SOCIAL SECURITY BENEFITS FOR HOMELESS PEOPLE WITH DISABILITIES

## Know Your Rights



## You May Qualify for Benefits

## What are SSI and SSDI?

SSI (Supplemental Security Income) and SSDI (Social Security Disability Insurance) are disability benefits programs run by Social Security (SSA). Both programs pay monthly cash benefits to people with disabilities

To get SSI and SSDI, you must be **disabled under SSA's rules**. That means that you have physical and/or mental health problems that make you unable to work for at least one year.

SSI and SSDI come with health care benefits. With SSI, you get Medicaid (MassHealth). With SSDI, you get Medicare, after a waiting period.

## What's the Main Difference Between SSI and SSDI?

**SSI** is for people with disabilities who have low incomes and assets less than \$2000. You can get SSI if you have never worked.

**SSDI** is for people with disabilities who have a work history. Usually you need to have worked 5 out of the last 10 years to get SSDI. The amount of SSDI you get depends on your past earnings. SSDI has no income and asset limits.

## Can I Get SSI and SSDI if I am Homeless? In a Shelter?

YES. You do not need to have a home to get SSI or SSDI, only a way for SSA to contact you and pay your benefits (by mail or direct deposit). You can get SSI for 6 months out of every 9 months you stay in a public (government run) emergency shelter. There is no time limit on getting SSI in a private shelter. There are no limits on getting SSDI in a shelter.

## Do I Need to be a U.S. Citizen?

It depends. Your immigration status affects whether you can get SSI. It is easier to get SSDI than SSI if you are not a U.S. citizen, but there are still limits. The rules are complicated. If you do not know if you have legal status, see an immigration lawyer.

## How do I Apply?

**In person:** Fill out and sign an application at your local SSA office.

**By phone:** You can apply over the phone by calling SSA at 800-772-1213. SSA will send you the papers you need to fill out and sign.

**At a shelter:** SSA may be able to take your application at the shelter. Ask a shelter worker.

**Everyone has the right to apply.**

## Who Decides if I am Disabled Under SSA's Rules?

After you file your application, SSA sends your case to the **Disability Determination Services (DDS)**, a state agency that decides if a person is disabled under SSA's rules. The person at DDS who handles your case is called a **disability examiner**.

## What Rights do I Have When I Apply for SSI/SSDI?

- ◆ If you do not speak English and need an interpreter, SSA must provide one free of charge.
- ◆ If you need help filling out the application or other forms, an SSA worker must help you.
- ◆ If you do not have a doctor, DDS will send you for a free medical exam and provide free transportation to the appointment if you ask for it by calling DDS.
- ◆ If your application is denied, you can appeal the decision within 60 days. You may have a lawyer, advocate, friend or other person help you with the appeal. Many appeals are successful.

**You may be able to get free legal services to help with your appeal.**

## Can I get SSI/SSDI if I Have a History of Substance Abuse?

YES. Substance abuse alone is no longer considered a disability, but you may qualify for benefits because you have **other** health or psychiatric problems that keep or have kept you from working.

## What if my Health Problems are Caused by Substance Abuse?

The cause of your health problems will NOT affect your eligibility. For example, if you have liver disease caused by alcoholism, you may still qualify for SSI/SSDI if your liver disease would still be disabling if you stopped drinking.

## What is a Representative Payee?

A representative payee is a person who receives your benefits for you and makes sure they are used in your best interest. If you are currently abusing substances, or medical reports show that you cannot manage your money, you will probably need a representative payee.

**Your representative payee must use your benefits to meet your basic needs and should be someone you trust. SSA must help you find a representative payee if you ask.**

## What Can I Do to Help?

### √ Tell SSA if you are homeless

Your case will be handled by a DDS examiner who knows about the issues facing homeless people.

### √ Try to gather information to support your application

- ◆ A list of your health problems.
- ◆ Names, addresses, and phone numbers of doctors, therapists, and hospitals where you have been treated, and dates of treatment.
- ◆ Proof of your identity, such as a driver's license; state ID card; marriage, divorce, or military record; passport; school or employer ID; or health insurance card. **If you do not have any papers to prove your identity, all you need is your Social Security Number. SSA will look your number up in their computer and ask you some questions to confirm your identity.**
- ◆ Proof of your immigration status, if needed.

**But...don't wait to apply. You will have time to get this information to SSA after you apply. If there are things you can't remember or find, SSA will help get the information you need.**

### √ Stay in touch with SSA & DDS

**If SSA cannot find you, your application for benefits may be denied.**

- ◆ Report address and phone changes to SSA and DDS and check in often. Free Community Voice Mail is available in Greater Boston.
- ◆ Give SSA and DDS a reliable mailing address such as a shelter, P.O. Box, or relative's, friend's or advocate's address.
- ◆ Give SSA and DDS the name, address and phone number of someone you trust who will be able to reach you, and permission to contact that person.

### √ Help prove you have a disability

- ◆ **If DDS makes a doctor's appointment for you, keep it.** Ask your DDS examiner for free transportation if you need it.
- ◆ If you do not have a doctor and want to find one, contact Health Care for the Homeless or a Community Health Center to find free medical care.
- ◆ Be sure your doctors send your medical records to DDS.
- ◆ Find an attorney or other advocate to help you with your claim.

**Places to contact for help are on the back of this flyer.**