

If anyone in your home has a disability and gets Temporary Assistance for Needy Families (TANF), you must contact the Social Security Administration to find out if that person can get additional income from federal disability benefit programs. These federal disability benefits do not have time limits, and you can get them as long as you meet program requirements. This is different from TANF benefits, which can only be given for a maximum of five years to those who meet program requirements.

Description of Programs and Procedures

The Social Security Administration provides two benefit programs based on disability:

- Retirement, Survivors and Disability Insurance also known as Social Security benefits. This program provides benefit payments to a person who has a disability and is either a:
 - Person who used to work and paid Social Security taxes on earnings.
 - Disabled adult child of someone who paid Social Security taxes on earnings.
 - Widow or widower of a person who paid Social Security taxes on earnings.
- Supplemental Security Income (SSI). This program provides benefit payments to adults and children who have a disability and have low income and resources.

Definition of Disability

For people applying for Retirement, Survivors and Disability Insurance benefits and for adults applying for SSI, “disability” means the person is unable to work because of a physical or mental impairment. The impairment is either:

- Expected to result in death.
- Expected to last for a continuous period of a year or more.
- Has already lasted for a continuous period of a year or more.

For a child under age 18 applying for SSI, “disability” means a physical or mental impairment that causes severe functional limitations and is either:

- Expected to result in death.
- Expected to last for a continuous period of a year or more.
- Has already lasted for a continuous period of a year or more.

How to Apply

You must start the application process online or by speaking to a Social Security Administration representative on the phone.

To start the application process online, visit **ssa.gov**.

To start the application process by speaking to a Social Security Administration representative, call the toll-free number at **800-772-1213**, Monday through Friday, 7 a.m. to 7 p.m. Have your Social Security number available when you call. Recorded information and services are available 24 hours a day, including weekends and holidays. People who are deaf or hard of hearing can call the toll-free TTY number at 800-325-0778.

Deciding if a Person Has a Disability

Most Social Security disability claims are initially processed through a network of local Social Security Administration field offices and state agencies called Disability Determination Services (DDS).

The field office is responsible for verifying nonmedical eligibility requirements, which may include age, employment, marital status or Social Security coverage information. The field office then sends the case to DDS for evaluation of disability.

DDS reviews the person’s medical information to get answers to the following questions:

- What type of disability does the person have?
- When did the person become disabled?
- How does the disability affect the person’s activities?
- What have medical examinations and tests shown?
- What treatments have been provided?

If more information is needed, the Social Security Administration arranges and pays for an additional medical examination. DDS staff will review the information from that medical examination and decide if the person has a disability. Then DDS returns the case to the field office for appropriate action. If it is decided that the person has a disability, Social Security Administration staff will review the person’s income and resources to see if he or she meets all requirements.

The Appeal Process

If a person is told he or she cannot get federal disability benefits, the decision can be appealed within 60 days from the date of the notice. The Social Security Administration may require more medical information. When the Social Security Administration returns the information to DDS for another review, a different examiner and medical consultant will be chosen to make a decision.

How Disability Benefits Can Help

Federal disability benefits can make a big difference in your home’s budget because:

- A person’s federal disability benefit payments are usually higher than his or her TANF payments.
- SSI is not counted against a family applying for TANF.
- Federal disability benefits do not have time limits like TANF.