



How to Apply for Supplemental Security Income & Social Security Disability (SSI/SSD)

Step One: Make sure you meet the standard to be eligible for SSI and SSD.

You must have a medical condition that keeps you from working and you must either be a United States citizen, a Legal Permanent Resident, commonly known as a green card holder, or have Qualified Alien status.

Step Two: Make sure you are within the program's resource limits.

Resources are any money you have in the bank, cash on hand, or other assets (including real property).

SSD does not have any resource limits. You can apply for the program regardless of your or your spouse's income, cash on hand, or assets.

Step Three: Make sure you have work history as required by the program.

For SSI, if you became a Legal Permanent Resident after 1996, you must have worked on the books for 10 years in the United States in order to qualify, or be a Qualified Alien. If you are a citizen, then this is not a requirement.

For SSD, you have to have worked on the books for a certain number of years in order to be eligible. The number of years is based on your age; it's best to talk to an advocate or to SSA to see if you have enough work history to qualify.

Step Four: Gather proof of your income, resources, and disability to present to the Social Security Administration.

Let's start with income and resources. These documents prove you are financially eligible to receive these benefits.

These include: proof of income (like pay stubs and tax returns for yourself and your spouse); bank statements; savings statements; information on assets you own, like a car or home; letters from friends and family members who provide you with financial assistance; rent or mortgage information; and life insurance policies with a cash surrender value.

Now, let's talk about health documents. These are very important because they show that you have a condition that qualifies you for SSI or SSD.

For medical records (including emergency room and inpatient records), psychiatric records, physical therapy records, and pain management records you can request them from the records department of your hospital, clinic, or doctor.

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If you need any assistance along the way, or your application for disability benefits is denied, do not hesitate to reach out for help!

Step Five: Seek free legal help

If you live in New York City, call Legal Services of NYC at 917-661-4500 or the New York Legal Assistance Group at 212-613-5000. If you live outside of New York City, contact your nearest Legal Services Corporation provider. Visit lsc.gov or lawhelp.org to find a provider near you.