



## **Supplemental Security Income**

People with limited income and assets who are disabled, blind, or age 65 or older might be able to get Supplemental Security Income (SSI). Blind or disabled children might also be able to get SSI.

SSI is different than other Social Security benefits, but it is also run by the Social Security Administration (SSA). The SSI program is funded by general taxes paid to the federal government, not Social Security taxes. Eligibility requirements are different too. For SSI, you do not have to have a work history and there's no requirement that you be eligible to receive Social Security prior to applying for SSI. In some cases, you might be able to get Social Security benefits and SSI at the same time.

If you are interested in learning more about SSI or want to apply for the program, contact your local SSA office, or [visit the SSI website, by clicking here](#). Or, you can call your local Area Agency on Aging at 1-877-353-3771 to get help applying.

### Notice of Overpayment

The Social Security Administration (SSA) keeps track of your benefits payments to make sure you get the right amount. If you get a "Notice of Overpayment," it means that the SSA thinks that you got more than you should have, and it wants that money back. **Do NOT ignore this notice.**

If you don't think you have been overpaid, or if you think you should not have to pay the money back, you have the right to appeal. You should get an attorney to help you do this. Call the Legal Services for Maine Elders Helpline at 1-800-750-5353 as soon as you get a Notice of Overpayment; you can speak to an attorney for free.

Do not wait to take action. If you miss the appeal deadline, the overpayment becomes final and then you have very few options. If you do nothing, the SSA has many ways in which it can get the money back from you. This includes withholding your entire monthly payment until your debt is repaid. For more information about SSA appeals, see the next section of this chapter.

Even if you agree with the SSA's decision but you can't afford to repay the money, you should talk to an attorney about your options. You might be able to work out a repayment plan, or get a waiver of the overpayment. If you request a waiver of the overpayment, you will need to prove two things:

1. That you were not at fault for causing the overpayment; and,
2. That you cannot afford to repay the money.

Anyone can request a waiver of the overpayment, and you can request a waiver at any time after you get a Notice of Overpayment. If you would like help requesting a waiver or asking for a repayment plan, call the Legal Services for Maine Elders Helpline at 1-800-750-5353; you can speak to an attorney for free.

## Social Security Denials and Appeals

If you applied for Supplemental Security Income (SSI) and were denied, or if the Social Security Administration (SSA) made a decision about your SSI benefits and you don't agree, you have the right to appeal.

You don't have to have an attorney, but you might want to talk to one about the process. The appeal outcome could have a big impact on your finances. If you are a Maine resident who is 60 or older, call the Legal Services for Maine Elders Helpline at 1-800-750-5353 to talk to an attorney for free.

The first step in the appeal process is to file a written "Request for Reconsideration" within 60 days of receiving the initial decision letter that is the subject of the appeal. If you don't make this deadline, the decision becomes final and you may lose your right to appeal.

In some cases, you can continue to receive your SSI benefits throughout the appeals process. If you want this to happen, you need to contact the SSA within 10 days of the date you got the decision letter that is the subject of the appeal. Keep in mind that if you lose your appeal, you may have to pay back some of that money too.

## Resources

### **Legal Services for Maine Elders**

If you are a Maine resident who is 60 or older and you have received a Notice of Overpayment or if you want help with an appeal, call the Legal Services for Maine Elders Helpline at: 1-800-750-5353 to talk to an attorney for free.

### **Social Security: Supplemental Security Income**

For more information about Supplemental Security Income (SSI), [visit the official Social Security Administration's \(SSA\) website on the topic by clicking here.](#)

Or, [read through this publication from the SSA website.](#)

### **Area Agency on Aging**

To find out what benefit programs you are eligible for, or for help applying, call your local Area Agency on Aging at 1-877-353-3771.

### **Maine Disability Rights Center**

The Maine Disability Rights Center might be able to help you apply for SSI, or help you with an appeal if it relates to your disability. Call the Disability Rights Center at 1-800-452-1948.

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