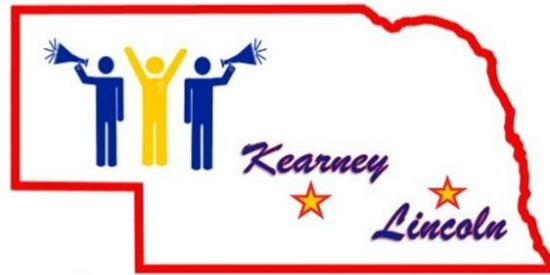


# Down Syndrome Advocates in *Action*



## Social Security & Down Syndrome: Nebraska Families – What to Expect

This **overview** is designed for Nebraska families who have a child with Down syndrome and want to learn more about **Social Security benefits**. It highlights what programs are available, eligibility basics, and common issues families encounter.

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### Social Security Programs Your Child May Qualify For

#### Supplemental Security Income (SSI)

SSI is a **needs-based program** for people with disabilities who have **limited income** and resources.

- Available to **children and adults**
- Based on **disability + income + assets**
- Monthly payment amount may vary
- In Nebraska, SSI usually provides **automatic Medicaid eligibility**

#### Social Security Disability Insurance (SSDI) – Disabled Adult Child (DAC)

This benefit is based on a **parent's work record**, not income.

- Available at **age 18 or older**
- Disability must have begun **before age 22**
- Parent must be **retired, disabled, or deceased**
- No asset limits
- Medicare eligibility after waiting period

## Disability Eligibility & Down Syndrome

Down syndrome meets Social Security's medical criteria for disability, but **approval is not automatic**.

Social Security focuses on how the disability affects **daily functioning**, including:

- Learning and memory
- Communication
- Independent daily living skills
- Need for prompting or supervision
- Safety awareness
- Social interaction

## Important for Families

A common mistake—especially with young children—is focusing only on strengths.

For Social Security, eligibility depends on **limitations and support needs**. It is appropriate to describe:

- Tasks your child **cannot complete independently**
- Areas requiring **extra time, reminders, or adult support**
- Safety concerns
- How support needs compare to same-age peers

This is not negative—it is accurate and necessary.

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## Income & Asset Rules (SSI)

### Children (Under 18)

- Parents' income and assets are counted ("**deeming**")
- Some Nebraska families still qualify, especially when income is modest

### Adults (18+)

- Only the individual's income and assets count
- Asset limit is generally **\$2,000**
- Excludes primary home and one vehicle

**Planning matters:** Inheritance, savings accounts, or gifts can unintentionally affect SSI eligibility.

## When Nebraska Families Commonly Apply

- **Any age:** If income rules are met
  - **Age 18 or anytime after:** 18 is the federal age of majority—Social Security evaluates disability & financial eligibility based on the individual, not their parents.”
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## What to Expect During the Application

- Apply online or by phone with Social Security
- Complete detailed questionnaires about daily functioning
- Provide medical, school, and therapy records
- Decisions often take **several months**

### Common records used:

- Medical and psychological evaluations
  - IEPs and school reports
  - Therapy notes
  - Caregiver statement
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## If You Are Denied

Initial denials are common.

- You have the **right to appeal** (usually within 60 days)
- Many families are approved on appeal with clearer documentation

A denial does **not** mean your child is not eligible.

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## Need Help or Have Questions?

### Down Syndrome Advocates in Action Nebraska (DSAANE)

We help families understand systems, ask the right questions, and know where to turn when something doesn't feel right.

 [info@dsaane.org](mailto:info@dsaane.org)

*This document is for educational purposes only and is not legal advice.*