
NATIONAL LAW CENTER ON HOMELESSNESS & POVERTY

SSI and Chronic Homelessness:

Increasing access to Supplemental Security Income (SSI) benefits is a critical part of efforts to end long-term homelessness for persons with disabilities. SSI benefits can be used to secure permanent supportive housing--housing that provides a permanent place to live, along with mental health treatment, and other necessary services. Receipt of SSI also allows people to receive health coverage through Medicaid--which often fund the services provided in supportive housing.

Mentally disabled persons account for 25 to 30% of the homeless population nationally; some 46% of homeless people suffer from chronic physical health problems. Many of these homeless persons are eligible for SSI. But according to a comprehensive national survey on homelessness published by the Federal government in 1999, only 11% of homeless people actually receive these important benefits.

Due to a number of barriers, most homeless persons--particularly those with mental impairments--are unable to get through the complicated and lengthy SSI application and appeals process. Becoming qualified for disability benefits requires applicants to complete a complex application form, sit through a confusing interview, provide the Social Security Administration (SSA) with information about medical records and past medical treatment, and then await a decision. Many applicants are denied and must appeal. This can take between 1-2 years. Persons with severe mental illness are unable to get through this process on their own--it is ironic that those people whose disabilities make them least able to handle complex tasks are expected to handle those tasks in order to prove that they are disabled.

State Opportunities to Improve Access to SSI for Homeless Persons:

- In most states, state disability determination services (DDS) are responsible for making initial disability determinations, as well as first level disability appeal decisions. So, state agencies and local non--profits that serve homeless persons can coordinate with their DDS to ensure that SSI applications are well documented when they are submitted and that the DDS agencies who evaluate the applications work with applicants to get all the information necessary to make careful and accurate decisions. A collaborative effort of this nature is currently underway in Denver, Colorado.
- Social Security Administration (SSA) recently approved a new plan to provide improved service to homeless persons. As part of that initiative, SSA is committed to replicating and expanding the Baltimore SSI project. No formal plans to do this have yet been implemented, but advocates are working with SSA to try and expedite the planning process.
- SSA may have \$8 million in SSI outreach and application assistance demonstration grants available later this spring (FY 2003 funding for this initiative is currently pending in Congress). These grants could be used to establish the kinds of collaborations discussed above.

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Fact Sheet: Food Stamps

The Food Stamp Program has historically been a critical Federal safety net program. However, a 1999 national study from the Federal Interagency Council on the Homeless demonstrated that the program is not reaching a significant number of homeless people. The study found that only 37% of respondents were participating in the Food Stamp Program, even though most were likely eligible.

Homeless People Applying for Food Stamps Have the Right to:

- **Apply without having a permanent address.** Program regulations require states to assist households that do not reside in a permanent dwelling or have a fixed mailing address in obtaining their regular monthly benefits.
- **Apply without having food preparation or cooking facilities.** This regulation is particularly helpful for homeless recipients. If a recipient lives on the street, or in a shelter that does not have cooking facilities, they are still eligible to collect benefits and purchase their own food.
- **Request expedited service.** Many homeless applicants qualify for expedited service, which requires that the agency provide food stamps within 7 days of the application date. Households are entitled to expedited service when they
 - (1) have less than \$150 in monthly gross income and liquid resources that do not exceed \$100
 - (2) are destitute migrant households and their liquid resources do not exceed \$100 or
 - (3) have shelter costs (rent or mortgage payments and utilities) that exceed their gross monthly income.

To get expedited service, verification of the applicant's identity is required. No other verification is needed to receive the first month's worth of food stamps. In order to receive additional months of food stamps, an applicant will need to verify income, resources and expenses.

- **Use "any document which reasonably establishes their identity" to meet the identity verification requirement.** Examples of acceptable documentation include, but are not limited to: a driver's license, a work or school ID, an ID for another benefit program such as Medicaid, a voter registration card, a wage stub, or a birth certificate.

If no documentation is available, the food stamp agency can verify identity through a collateral contact, such as a call to a homeless shelter or a case manager. Under these liberal rules, the state agency should be able to verify information for almost any homeless client.

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Medicaid and Homelessness:

The Medicaid program is a critical Federal/state safety net program. Receipt of Medicaid significantly improves the ability of homeless persons to access medical care. And service providers such as supportive housing programs, Community Health Centers, Health Care for the Homeless programs, and PATH mental health sites use Medicaid as a vital health care and service cost reimbursement tool.

Some Important Facts About Medicaid for Prisoners and Ex-Offenders:

- States cannot receive Federal Medicaid matching funds for services provided to people in prison.
- However, states are not required to *terminate* Medicaid eligibility for people who enter prison.
- Instead, states can *suspend* Medicaid benefits during a period of incarceration.
- This is a significant distinction. If benefits are terminated, an ex-offender will not receive Medicaid until either SSI benefits are restored or a new Medicaid application is processed. This can take between several days and several months.
- If benefits are suspended, then Medicaid coverage can resume immediately upon an ex-offender's release from prison.
- Prompt reinstatement of Medicaid benefits is important for several reasons.
- First, it allows for continuity of medical care – including medication management. This is especially critical for persons receiving mental health treatment.
- Second, it can facilitate prompt discharge planning into supportive housing or another type of stable housing. Successful discharge planning *prevents* homelessness.

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