

Senate Special Committee on Aging – Securing Social Security: Accessing Payments and Preserving the Program for Future Generations

Testimony of Rowena Sullivan

October 16, 2023

Hello, and thank you for inviting me to speak. My name is Rowena Sullivan and with me is my daughter, Hannah Sullivan. I was asked to speak today about Supplemental Security Income (also called SSI) because I help Hannah manage these benefits, which she receives from the Social Security Administration. Hannah receives SSI because she has multiple disabilities, including cerebral palsy and hearing loss. The monthly benefit helps her to live and work independently in the community. By way of background, Hannah attended regular classes at our local public school and was mainstreamed with supports in the classroom. After high school, she attended the Integrated Studies program at Millersville University for students with intellectual disabilities, and this program helped her develop vocational skills. Hannah has always been highly motivated to learn and to work.

When Hannah applied for SSI benefits, she went to our local Social Security office, and we helped her gather the necessary school and medical records to support her application. She had an independent evaluation by a physician that Social Security arranged for her and was determined eligible. The process went smoothly. As Hannah was aging out of our health insurance coverage, it was the medical coverage associated with SSI that was vital. Hannah was, at this time, beginning to pursue what she calls her “real life” living independently from us, and had a strong desire to live on her own and support herself, which she is now doing.

Hannah lives with two roommates, and up until recently, worked two jobs. She cut back on one so she could increase her hours in the other. Neither of these jobs provide medical insurance, but she has medical coverage through eligibility for SSI. Because she can't drive, she receives support for transportation to and from work and support to maintain employment if she needs it. She utilizes community support staff who help her with grocery shopping, cooking, and budgeting. These benefits provide a scaffold that enables her to sustain employment and live independently. If her income drops due to a medical issue, which it did several months ago when she had COVID-19 and could not return to work for two weeks, the funds she received from SSI were her safety net that kept her bills paid.

I help Hannah manage her monthly finances and help her understand the letters she receives from the Social Security Administration. She knows that I am concerned about two things: reporting her income accurately each month and tracking her resources so they don't go over \$2000 a month. As far as income goes, Hannah reports her wages to the SSA at the beginning of each month using her SSA phone app. The amount she receives in benefits is continually readjusted based on the amount she earned from wages two months prior.

Reporting has sometimes been a problem. When she first began working, she called the 1-800 number provided by Social Security to let them know she had started a new job and to request they update her record. The update was never registered, and Hannah continued to receive letters from Social Security that didn't reflect her employment. We went to our local Social Security office and met with a supervisor there who straightened it out. They told us that we shouldn't rely on the 1-800 number but should direct any future questions or updates we had to the local office.

About a year ago, Hannah started a new job, and her new employer accidentally underpaid her for several pay periods. We were unclear on how to help her employer correct the error without impacting her benefits. We wrote a letter to the local office requesting guidance but did not receive a response. Hannah now has an overpayment of SSI benefits which was triggered by the employer's back pay. She filed an appeal but received a computerized letter from Social Security saying she had no appeal and recoupment would commence. Again, we didn't know what to do and contacted the local Social Security office and were told that SSA had received her appeal and that she should ignore the letter saying she hadn't filed an appeal. We were told it would take months to process. The [SSA.gov](https://www.ssa.gov) website, which I've been told has the most accurate information, says Hannah has no overpayment, yet she receives mail saying she does, which she follows up on. For someone like Hannah with an intellectual disability and for those of us assisting her, it would be very helpful to have a contact person assigned who could be reached when we get inconsistent information. When we do talk to staff at our local office, they are informative but it's usually a long wait to speak with someone. I do find that the trainings that SSA provides to advocacy agencies and the public at large are very helpful.

The other ongoing issue that we need to be aware of with SSI eligibility is keeping her resource limit under \$2000 a month. If she goes over this amount, she is ineligible for SSI for the month. This can be hard to juggle between the timing of her paychecks and the payment of her rent and other expenses. I've been told that the resource limit of \$2000 has been unchanged for decades while rent, utilities, and wages have all gone up. The resource limit came up recently too when Hannah received the government stimulus check associated with the covid pandemic. This additional check made her ineligible for SSI and medical assistance for that month and triggered an overpayment.

If Hannah falls short of her living expenses, which she did recently when she incurred a costly repair to her hearing aid, she can withdraw funds from her ABLE account, and this account has been very beneficial when her finances are tight. Hannah treats it as a savings account and makes contributions to it when her budget allows and we, as parents, make regular contributions. The account allows Hannah to set aside money for her future needs and her retirement, giving us some peace of mind that she'll be cared for when we're no longer around — in the true sense of providing her security as she ages.

SSI is a safety net that allows Hannah to be able to live, work, and thrive in her community and develop the skills she needs for independence.

Thank you for letting me speak today.