

# Understanding Public Benefits

*The Alaska Court System offers this as information only; not legal advice. The links are to the federal and state websites with more information. The links are checked quarterly; please contact the Guardianship Helpline at 907-264-0520 or [guardianshiphelpline@akcourts.gov](mailto:guardianshiphelpline@akcourts.gov) if you have a question or a link is broken.*

## **What is the difference between SSA, (retirement), SSDA (Social Security Disability) and SSI (Social Supplemental Income)?**

Social Security Retirement (SSA) and Disability benefits (SSDI) are benefits based on the person's work history. If you have paid enough quarters into Social Security and become disabled prior to retirement age, you could apply SSDI. There are generally no income limitations or resource (asset) limitations.

SSI is a low-income program that is needs based; no work credits are required. Those who may qualify are individuals who are 65 and older, children and adults with disabilities or blindness. There are income and resource (asset) limitations. A single individual may not have more than \$2000 in cash assets at the end of each month regardless of the location of the cash or it can jeopardize eligibility unless properly sheltered.

A person may receive SSDI and SSI at the same time. This can happen if the SSDI payment is under the maximum amount of SSI payment for that year. For example, in 2025, the maximum amount of SSI a person can receive is \$967. If the person only receives \$650 in SSDI once approved, they could receive an additional \$317.00 in SSI. You can find out more on the [printable fact sheet](#) from the Social Security Administration.

A person may also be able to collect [survivor's benefits](#) if they have a spouse or parent who is either disabled themselves or has passed away.

You can [check eligibility](#) prior to an application or if you believe they may be eligible for another type of Social Security. If you are a POA or a guardian with conservatorship authority, you will need to take the extra step of becoming the [representative payee](#) with Social Security.

## **How do I apply for Social Security benefits?**

There are two ways you can apply for benefits.

- 1) You can [start an application](#) online or
- 2) You can call 1-800-772-1213 to begin an application. If you are deaf or hard of hearing, you can call TTY 1-800-325-0778. In English is a second language, you can call 1-800-772-1213 and for Spanish, press 2 but for all other languages, press 1 and remain on the line. They will connect with an interpreter to assist with the call.
- 3) You may be required to present identification in-person however this will be decided by the Social Security representative.

What documents you may need will depend on the type of Social Security you are applying for. If you begin the online application, the website has a list of what they will ask of you so you can prepare. Much of the information for SSDI is the same as SSI but SSI has a longer list of items necessary; especially financial.

- Names and phone numbers of your doctors
- Any places you've received treatment and contact information
- A list of medications
- Date of your injury or illness and permission to access medical records
- Identifying data like your Social Security Number and date of birth
- Where you were born, where you've lived
- Employment history if you have one

- Marriages – current, past
- Financial information such as pay stubs, possible tax returns, child support, bank statements, any burial plans, life insurance, car titles

Social Security, upon receipt of the information will send to a State of Alaska Disability Determination unit. There are certain diagnoses or illnesses that are an automatic approval. These are [Compassionate Allowances](#). They are terminal illnesses or diagnoses that are considered severe and progressive. Wounded veterans can also receive expedited status. Once a determination is made, Social Security will issue a letter on the outcome. If denied, there is an appeal process. Families should pay close attention to the letters received from Social Security.

### **How will I receive the payment if approved?**

Federal law mandates that all Federal benefit payments – including Social Security and Supplemental Security Income benefits - must be made [electronically](#). Benefits can be received by

1. An existing bank account via direct deposit or
2. Onto a Direct Express Debit Mastercard.

Please note: If you choose to use the Direct Express Debit card, you will need to keep copies of the statements and receipts for any purchases for your annual report. You may also need to open a separate account for the person for other income sources such as wages, public assistance or the PFD.

### **What is a Representative Payee?**

A representative payee can be a person or an organization. Social Security will appoint a payee to receive the Social Security or SSI benefits for anyone who can't manage or direct the management of their benefits. A payee's main duties are to use the benefits to pay for the current and future needs of the beneficiary, and properly save any benefits not needed to meet current needs. A payee must also keep records of expenses. When Social Security requests a report, a payee must provide an accounting to us of how he or she used or saved the benefits.

Being an authorized representative, having power of attorney, or a joint bank account with the beneficiary is not the same as being a payee. The Social Security Administration does not honor other arrangements nor do they need to honor a guardianship or conservatorship however, they will be mindful of the court appointment. These arrangements do not give legal authority to negotiate and manage a beneficiary's Social Security and/or SSI benefits. In order to be a payee, the family or professional must take the extra step to apply for and be appointed by Social Security. You can learn more about being a representative payee or provide this document to families to assist at this link – [Guide to Being a Representative Payee](#).

As the representative payee, you will need to [report various changes](#) such as moves, incarcerations, hospitalizations, changes in employment, changes in diagnosis and more.

### **Where can I get more information?**

The Social Security Administration has information on its website at [www.ssa.gov](http://www.ssa.gov). The Social Security Administration has three offices in Alaska.

- **Anchorage**: 222 W 8th Ave, Room A11, Anchorage, AK 99513.
- **Juneau**: 709 West Ninth St, Room 231, Juneau, AK 99801.
- **Fairbanks**: 101 12th Ave, Room 138, Fairbanks, AK 99701.

You can also call 1-800-772-1213 between 8am and 7pm local time Monday-Friday. Many items can be handled online if you are signed up for the [My Social Security portal](#).

The Alaska Court System in partnership with the Alaska State Association for Guardianship & Advocacy has a Public Affairs Specialist present two trainings on Applying for Social Security and Managing Social Security in January, April and September each year. You can register for the next class, if scheduled under our [Classes and Resources](#).

### **What is the Division of Public Assistance?**

The Division of Public Assistance offers a variety of programs such as Medicaid and the Medicaid Waiver programs, Adult Public Assistance which is a cash benefit, SNAP benefits (food stamps) and more. You can find out more with their [online portal](#) and do a search on all they offer.

- [Medicaid](#) is health coverage for individuals who are low-income or disabled. There is also a program called Medicaid Waiver that provides health care coverage as well as home and community-based services. Find out more about [Medicaid and Long Term Care eligibility](#).
- [Adult Public Assistance](#) is a cash benefit program for those with a disability determination who are low-income, blind or disabled.
- [Senior Care Benefit Program](#) is a cash benefit program for low-income older adults age 65 and over.
- [SNAP Benefits](#) (Supplemental Nutrition Assistance Program) provides additional funds for food purchases.

### **How Do I Apply for any Division of Public Assistance Programs?**

The Division of Public Assistance now has an electronic portal to register for an account and apply for a variety of benefits. Use the [State of Alaska Department of Health website address](#) to apply online or you can still submit a paper application and [mail, fax, email or drop](#) at a [lobby office](#) if one is near you. You can also contact the Virtual Contact Center at 1-800-478-7778 (TDD/Alaska Relay: 7-1-1) to apply over the phone.

### **How do I Shelter Money if the person I manage benefits for is on SSI or Medicaid?**

If someone receives SSI (Social Supplemental Income) or Medicaid, cash assets need to be under \$2000 at the end of each month. This can be done in a few ways:

1. Spend down the monthly income (on items and services for the person) each month.
2. Open a burial account. You can deposit up to \$1500.00 into this account to keep for burial expenses. You may not deposit more than \$1500 but the account can accrue interest. You can also pre-pay burial expenses that do not have a cash value.
3. If the person has had a disability prior to age 26, you could open an ABLE Account (Achieving a Better Life Experience). Money from any sources of income or savings up to a certain amount (\$19,000 in 2025) can be deposited and also used for [qualified disability expenses](#). Find out more if an ABLE account is an option for you either at [ALASKABLE](#) or the [ABLE National Resource Center](#).
4. Medicaid Qualifying Trusts or Asset Trust could be set up. It is important to discuss the options and rules with this kind of trust with an attorney.