

# Supplemental Security Income for infants in the NICU: What are the barriers to application and how can we reduce them?

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## What is Supplemental Security Income (SSI)?

- The Federal Income Benefits Program of the **Social Security Administration (SSA)** provides income support to adults and children with disabilities. Infants born with certain health conditions, which may send them to the Neonatal Intensive Care Unit (NICU), may be eligible for SSI benefits.
  - In Massachusetts, these benefits include monthly financial transfers each month the infant is in the NICU, eligibility for **MassHealth insurance**, and up to \$850 in monthly payments (depending on family structure and income) for at least the first year of life.



**Research question:** What are the barriers and facilitators that families with an infant in the NICU face in applying for SSI?

## Why is SSI important for families with infants in the NICU?

- Families experience high levels of stress and financial burden when they have an infant in the NICU.<sup>1,2,3,4</sup>
- Having access to supportive resources can not only help families while their infant is sick, but also set them on a path toward better health and socioeconomic outcomes.<sup>5</sup>

## What did we do?

- We wanted to understand how to increase the fraction of families with SSI-eligible infants that apply for SSI.
  - We conducted an exploratory study that examined barriers and facilitators to application.
- **Online survey:** respondents = 22 social workers (SWs) from 12 hospitals in MA with a NICU
- **Qualitative phone interviews:** respondents = 5 SWs

“Regarding the complexity of the application process, one interviewee described that “there is probably, gosh, a thirty-page application with pages that do not need to be completed at all. And it can be very overwhelming especially for a family in a state of crisis, with a baby that is very sick and a million other things you are doing, you may be out of work. So, to do the application on your own or take a day and go to an [SSI] office, may seem unmanageable.”

# What did we find?

Families face key barriers to application for SSI, but behavioral economics can inform some potential solutions.

 <b>Barrier</b>	 <b>Solution idea</b>
<p><b>Application Complexity</b></p> <p>The SSI application itself is complex. The initial application involves half a pound of paperwork, using many technical terms and requiring medical and financial records and valuation of assets, and is therefore difficult for families (who are experiencing a lot of stress) to complete.</p>	<p>Reduce cognitive load for applicants by providing a simple SSI application coversheet/road map that makes the process seem less overwhelming and the benefits seem more <b>salient</b> (potentially reducing any tendency to put off the application due to <b>present bias</b>).</p> <p><b>Specifics:</b> Clearly describe steps, timeline, benefits; include a cover sheet on the application to direct applicants to the relevant pages to be completed; ensure materials are available in languages other than English alone.</p>
<p><b>Lack of Timeliness</b></p> <p>It is highly variable (and unclear to applicants) how long the processing of the application will take at the central SSA office, and a missing piece of information might set the timeline back many weeks.</p>	<p>A user-friendly online application system could simplify the steps, track progress, and send reminders.</p> <p><b>Specifics:</b> Online application that doesn't have to be completed in one sitting, with a tracker for where in the process the application is, and automatic reminders about important dates or missing information.</p>
<p><b>Lack of Support Systems to Complete Application</b></p> <p>SWs don't have enough time to help families with the application and follow up to make sure they received the benefits they deserve.</p>	<p>An SSI expert who comes to the NICUs and helps families on site apply for SSI.</p> <p><b>Specifics:</b> Department of Public Health or SSA staff visits hospitals monthly for targeted support to eligible families, reducing the burden on SWs.</p>
<p>Even if SWs have the time, chances are they haven't been trained; only ~10% of NICU SW respondents reported receiving formal training on SSI.</p>	<p>More education of SWs on SSI eligibility and application.</p> <p><b>Specifics:</b> DPH seminars, more training during formal SW education would inform and empower SWs.</p>

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