



Social Security: With You Through Life's Journey...



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Presentation for Pennsylvania Training and Technical Assistance Network

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Social Security Disability SSDI





Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- have recent work and a certain number of work credits based on age

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Definition of Disability - Adult

The Social Security Act defines disability as:

a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or

the person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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Requirements for Getting Disability Benefits

To be eligible for disability benefits, you must meet two different earnings tests:

- a recent work test, and
- a duration of work test.

Note: Certain blind workers have to meet only the duration of work test.



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When should I apply for disability benefits?

- Apply as soon as you become disabled.
- Processing an application for disability benefits can take three to five months.
- We may be able to process your application faster if you help us by getting any other information we need.



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How do I apply for disability benefits?



Online at www.socialsecurity.gov/disability



Call 1-800-772-1213 to make a telephone appointment with your local office




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How To Find Your Local Social Security Office

<https://secure.ssa.gov/ICON/main.jsp>

 We are **OPEN** to receive your calls

On Tuesday, March 17, 2020, we suspended face-to-face service to the public in our field offices and hearings offices nationwide until further notice. However, we are still able to provide critical services via phone, fax and online.

Find the Office for this ZIP Code.

ZIP:

Locate

[Zip Code Look Up](#)

[Services Outside the United States](#)


Using our online services, you can:



- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online](#).

National 800 Number

Toll-Free: 1-800-772-1213 



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SSDI: What Happens Next?

- Your application will be reviewed to make sure you meet some basic requirements for disability benefits.
- We'll check whether you worked enough years to qualify and evaluate any current work activities.
- If you meet these requirements, we'll forward your case to the Disability Determination Services office in your state.



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Disability Determination Services Office - State

- This state agency completes the initial disability determination decision for us.
- Doctors and disability specialists in the state agency ask your doctors for information about your condition(s). They'll consider all the facts in your case.
- They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated.



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How is a Disability Determination Made?

Five-step process:

1. Are you working?
2. Is your medical condition “severe” ?
3. Does your impairment(s) meet or medically equal a listing?
4. Can you do the work you did before?
5. Can you do any other type of work?



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We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination if you don't agree with it.



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SSDI: Benefits for the Family

Spouse

- At age 62
- At any age if caring for child who is under 16 or disabled
- Divorced spouses may qualify

Child

- Not married under age 18 (under 19 if still in high school)
- Not married and disabled before age 22



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You need to tell Social Security if...

- you have an outstanding warrant for your arrest
- you are convicted of a crime
- you violate a condition of parole or probation



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Working While Receiving Benefits

- Social Security has special rules called *work incentives* that allow you to test your ability to work and still receive monthly Social Security disability benefits. You can also get help with education, rehabilitation, and training you may need to work.
- If you do take a job or become self-employed, tell us about it right away. We need to know when you start or stop work and if there are any changes in your job duties, hours of work, or rate of pay.
- Individuals receiving Social Security disability benefits and their representative payees must report their wages. Wages can be reported using their personal *my* Social Security account online.



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Supplemental Security Income SSI





Supplemental Security Income (SSI)

What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

ssa.gov/benefits/ssi/



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Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few resources;
- be age 65 or older;
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.



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Requirements for Getting SSI

- Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Where you live – must live in the U.S., or Northern Mariana Islands. If you're not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.



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Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



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Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

Individual Limit: \$2,000 / Couples Limit: \$3,000



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Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility



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Reporting Responsibilities Under SSI

What Things Must You Report To Social Security?

You must report any changes in your status because they may affect your eligibility for SSI and your benefit amount. If you work and get SSI, then you must report your earnings.

When Do You Need To Report?

Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

How Do I Report Wages?

Social Security offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You can also report your wages through your personal *my* Social Security account.



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What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- change in citizenship or immigration status
- change in help with living expenses from friends or relatives
- eligibility for other benefits or payments
- admission to or discharge from an institution (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- leaving the U.S. for a full calendar month or for 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
Insurance that workers earn by paying Social Security taxes on their wages.	Needs-based public assistance program that does not require a person to have a work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources; pays aged individuals 65 and older with limited income and resources.
Pays benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



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SSI for Children

Who is considered a “child” for SSI?

A disabled person who is neither married nor head of a household and:

- is under age 18; or
- is under age 22 and is a student regularly attending school.



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SSI Requirements for Children

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.
- Condition must be expected to last at least 12 months or result in death.



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SSI Requirements for Children (continued)

- Disabled children living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the disabled child and parent(s) living in the household are assessed.

Children's income examples:

- Child support
- Social Security auxiliary benefits
- Gifts



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Deeming

What is it?

The process of determining how much of a parent(s) income and resources will count is called deeming.

When does it apply?

If the parent(s) has income and/or resources that we must consider and:

- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.



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SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.



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SSI and Age 18 Foster Children

A disabled youth transitioning out of foster care may file an SSI application if he or she:

- lives in a foster care situation;
- alleges blindness or disability;
- appears likely to meet all of the non-medical eligibility requirements when foster care payments terminate;
- expects foster care payments to cease within 180 days of the application filing date; or
- is within 180 days of losing foster care eligibility because of age.



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How to Apply for SSI (Adult)

You can begin the process and complete a large part of your application online!

You may be eligible to complete your application online if you:

- are between the ages of 18 and 65;
- have never been married;
- are a U.S. citizen;
- haven't applied for or received SSI benefits in the past; and
- are applying for Social Security Disability Insurance at the same time as your SSI claim.



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How to Apply for SSI (Under Age 18)

- Schedule an appointment with Social Security. Call 1-800-722-1213 (TTY 1-800-325-0778) from 7 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;

and

- Complete the online Child Disability Report at <https://www.socialsecurity.gov/childdisabilityreport>



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SSI: What Happens Next?

- Your application will be forwarded to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.



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Special SSI Qualification Requirements for Non-Citizens

Effective August 22, 1996, most non-citizens must meet two requirements to be potentially eligible for SSI:

- be in a **qualified alien** category; and
- meet all of the other rules for SSI eligibility, including the limits on income and resources, etc.



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Disagree With The Medical Decision?

If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.

ssa.gov/benefits/disability/appeal.html



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The Ticket to Work Program

- Social Security and Supplemental Security Income disability beneficiaries can get help with training and other services they need to go to work **at no cost to them.**
- Most disability beneficiaries are eligible to participate in the Ticket to Work program and can select an approved provider of their choice who can offer the kind of services they need.

<https://choosework.ssa.gov/about/index.html>



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Compassionate Allowances (CAL)

- A way of quickly identifying diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information
- Allows Social Security to target the most obviously disabled individuals for allowances based on objective medical information that we can obtain quickly
- Is not a separate program from the Social Security Disability Insurance or Supplemental Security Income programs

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Wounded Warriors & Veterans

Wounded warriors and veterans with 100% Permanent & Total disability ratings from the VA may be able to get expedited medical decisions on SSDI and SSI applications.

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Additional Information Pertaining to SSDI/SSI Programs





Medicare and Medicaid

Medicare – federal health insurance program for people 65 or older and people who have been getting disability benefits for 24 consecutive months.

Medicaid – state health program for people with low incomes and limited resources.

- In most states, children who get SSI qualify for Medicaid.
- In many states, Medicaid comes automatically with SSI eligibility.



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ABLE (Achieving a Better Life Experience) Act

- Signed into law December 2014
- Allows certain individuals with disabilities and their families to save money in a tax advantaged savings and investment account, similar to a 529 College Savings Account
- Limits eligibility to individuals who became disabled before turning 26
- Account must be administered by a qualified ABLE program which is available in most states.



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ABLE Account Limits & Qualifying Expenses

- Save up to \$100,000 without affecting benefits.
- Money in ABLE accounts can cover qualified disability expenses.
 - Some of these expenses include:
 - Housing
 - Education
 - Healthcare
 - Transportation
 - Assistive technology
 - Personal support services
 - Job training



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ABLE Act

- Currently, 40 states and Washington, DC have established ABLE programs.
- Beneficiaries can enroll in an ABLE program in their state or another state that accepts out-of-state residents.
- Visit our web sites:
<https://www.ssa.gov/ssi/spotlights/spot-able.html> or
<https://choosework.ssa.gov/blog/2016-12-19-getting-to-know-the-able-act>
to learn more about ABLE accounts.



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Representative Payee

- Social Security's Representative Payment Program appoints a relative, friend, or other interested party to serve as the 'representative payee' who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.
- We thoroughly investigate those who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary's payments and is given the authority to use them on the beneficiary's behalf.
- Our *Representative Payee Portal*, accessible with a *my* Social Security account, lets individual representative payees conduct their own business or manage direct deposit, wage reporting, and annual reporting for their beneficiaries.



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Advance Designation of Representative Payees

What is it?

- Effective March 2020, Advance Designation of Representative Payees allows you to designate in advance up to three individuals who could serve as a representative payee for you, should the need arise.

Who is it for?

- Adult and emancipated minor applicants and beneficiaries of Social Security or Supplemental Security Income, who do not have a representative payee





Additional Resources





Disability Evaluation Under Social Security

Also known as “The Social Security Blue Book”

- Provides physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration
- Explains how each program works, and provides information to help health professionals make sound and prompt determinations and decisions on disability claims
- Lists specific criteria under which claimants who suffer from a disabling condition can qualify for Social Security disability benefits.

ssa.gov/disability/professionals/bluebook



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The Red Book – “A Guide to Work Incentives”

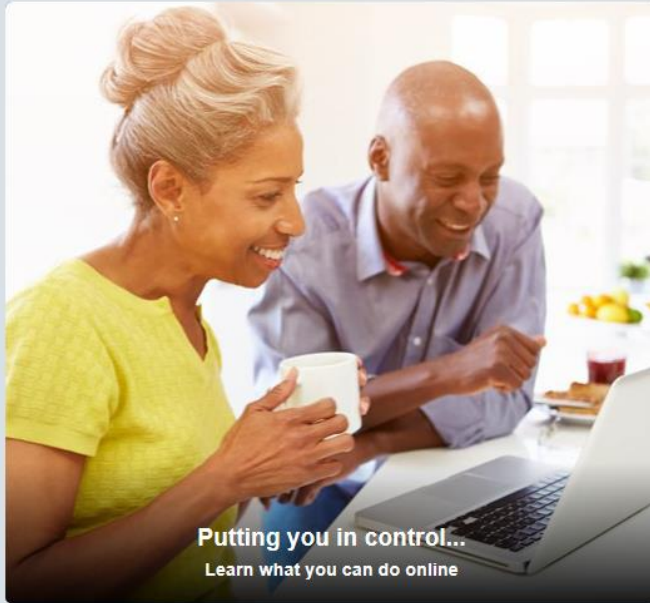
- The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs include a number of employment support provisions commonly referred to as work incentives.
- The Red Book is a general reference tool, updated yearly, designed to provide a working knowledge of these provisions.
- Primarily for educators, advocates, rehabilitation professionals, and counselors who serve persons with disabilities.

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Putting you in control...
Learn what you can do online



Retirement



Disability



Employers:
File W-2s online



Get to know
your Social Security



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.

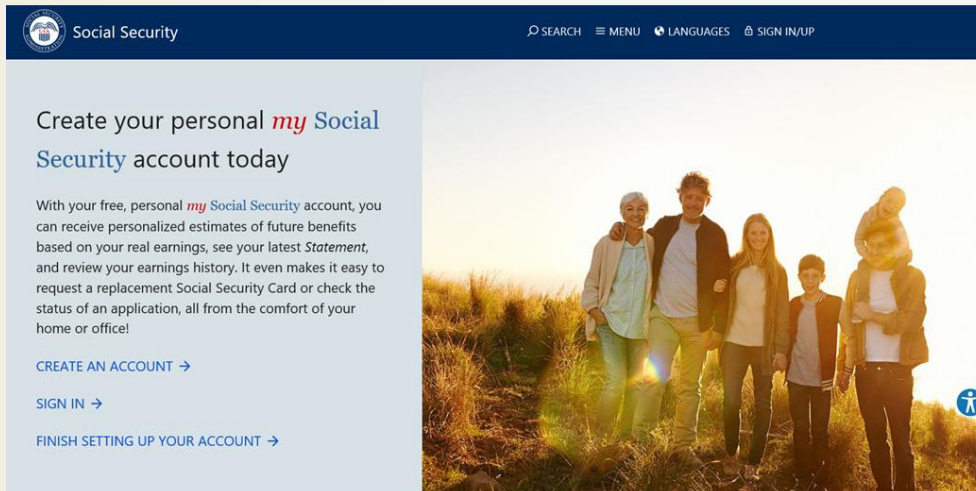


FAQs

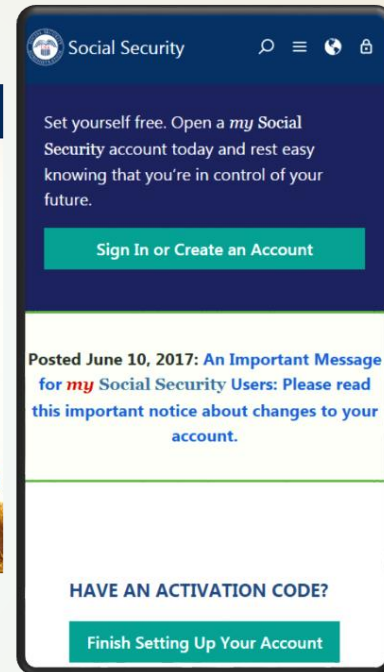
Get answers to frequently asked questions about Social Security.



my Social Security



Screenshot of the my Social Security website desktop view. The header includes the Social Security logo, search, menu, languages, and sign in/up options. The main content area features the heading "Create your personal my Social Security account today" and a paragraph explaining the benefits of a my Social Security account. Below the text are three links: "CREATE AN ACCOUNT →", "SIGN IN →", and "FINISH SETTING UP YOUR ACCOUNT →". A large image of a family walking in a field is positioned to the right of the text.



Screenshot of the my Social Security website mobile view. The header includes the Social Security logo, search, menu, and sign in/up options. The main content area features the heading "Set yourself free. Open a my Social Security account today and rest easy knowing that you're in control of your future." Below the text is a "Sign In or Create an Account" button. A notice is displayed: "Posted June 10, 2017: An Important Message for my Social Security Users: Please read this important notice about changes to your account." Below the notice is a "HAVE AN ACTIVATION CODE?" section with a "Finish Setting Up Your Account" button.

ssa.gov/myaccount



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How to Open a *my* Social Security Account

1. Visit ssa.gov/myaccount
2. Select: “Sign In or Create an Account.”
3. Provide some personal information to verify your identity.
4. Choose a username and password, then select how you would like to receive a one-time security code to create your account.

*No matter what type of device you use, the **my** Social Security portal will automatically re-adjust to fit the appropriate screen size, providing you full, easy-to-use access to your personal account!*



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Q&A Session



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