

SSA Disability Benefit Programs



Social Security

- Based on a worker's earnings
- Family members possibly entitled

Supplemental Security Income (SSI)

No work requirement; income, resources are factors

Only for individual, not family

Disability Definition: Identical for Both Programs


- Physical/mental impairment expected to last (or has lasted) 12 months
- &
- Impairment prevents worker from engaging in “*Substantial Gainful Activity*” (SGA)

What is “SGA”?



- “*Gainful activity*” is work
- To be considered “*substantial,*” gross earnings must be at least \$1,000 monthly
 - * *\$1,640 if blind*

Disability “Onset Date”



- Refers to earliest date condition meets medical requirements

&

- Person was not working above SGA level (*\$1,000 -1,640*)

Who Qualifies for Social Security Disability Benefits?

- Worker - *filing on own work record*
- Disabled widow(er) -
*filing on deceased spouse's record;
minimum age 50*
- Disabled Adult Child -
*filing on parent's record;
over age 18, disabled before 22*

To be Insured, Workers need “Credits”



- \$1,120 earnings = one credit
- Can earn maximum of four per year

For Worker, Age at Onset Dictates Credits Required

- Age 31 or older:
 - *20 credits in 40-credit period pre-onset*
- Age 24 to 30
 - *credits for half the time from 21-onset*
- Under Age 24
 - *6 credits in three-year period pre-onset*

Who Qualifies for SSI Benefits?



- Categories of recipients
 - *aged (65 and older)*
 - *blind*
 - *disabled adults and children*
- Receive cash benefits, Medicaid

Non Citizen Requirements



⌘ Must be an Asylee or Refugee
Will get benefits for 7 years

⌘ Must be a Qualified Alien based on DHS
Status
(Lawfully residing in the United States on
08/22/96)

SSI Income Limits

- **Federal maximum monthly payment, no other income:**
 - *\$674 for individual*
 - *\$1,011 for married couple*
- **If other income, \$20 exclusion applies**
 - *e.g., \$500 Social Security results in \$194 federal SSI*

SSI - Resource Limits



- Resources: *cash, bank accounts, bonds, stocks, non-home property*
- Limits: *\$2,000 individual
\$3,000 couple*

Filing Disability Application – Online at *www.socialsecurity.gov*

- For Social Security disability, both medical and non-medical portions can be completed online
- For SSI, only the medical portion can be completed online; non-medical must be completed in-person or by telephone

Filing Disability Application – By Telephone or In-Office

- Call 1-800-325-0778 TTY
weekdays 7:00 a.m. to 7:00 p.m.
- Set up telephone/in-office appointment;
will be sent “*Disability Starter Kit*”
in advance

Speeding Up Application

- Average processing time: 4 months
- Applicant can help by supplying:
 - *names, dates, etc., of doctors, hospitals, clinics, & institutions*
 - *names of medications*
 - *medical records, lab tests*
 - *summary of jobs, type of work*

Who Makes Decision?



- Medical information sent to Disability Determination Services (DDS)
- Disability evaluation specialist, physician review evidence, make determination

If Social Security Claim Approved...



- Benefits due after five-month waiting period
e.g., onset date - March 8, 2010
entitlement begins - September 2010
paid - October 2010

- Medicare begins after 24 months
of entitlement: *September 2012*

If SSI Claim Approved...



- Benefits usually retroactive to effective date of application
- Medicaid entitlement coincides with benefit entitlement

If Claim Denied...



You have 60 days from receipt of denial notice
to appeal at each level

- Reconsideration
- Hearing
- Appeals Council
- District Court

Medicare



- Federal health insurance program administered by Centers for Medicare & Medicaid Services (*CMS*)
- SSA makes eligibility determinations, enrolls people, gets card issued

Medicare – Who Gets It



- **65 or older**

- *eligible for Soc. Sec. benefits, or*
- *worked 10 years for government entity,
paid 1.45% Medicare tax*

- **Under 65**

- *receiving Soc. Sec. disability 24 months
(note – if ALS, no waiting period), or*
- *permanent kidney failure*

Traditional Parts of Medicare



- **Part A - Hospital Insurance**
 - *no premium, but financed by worker's 1.45% tax*
 - *inpatient coverage related to length of stay*
 - *very limited nursing home coverage*

Traditional Parts of Medicare

- **Part B - Medical Insurance**

- *covers outpatient procedures*
- *\$110.50 standard monthly premium*
singles with income \$85K+,
couples with \$170K+ pay more
- *affects 4% of beneficiaries*

Medicare



- **Part C – Medicare Advantage Plan**
 - *similar to Medigap plans*
 - *includes HMOs, PPOs, private fee-for-service plans, specialty plans*

Newest Part of Medicare – Part D Prescription Drug Plan

- **Began Jan. 2006, CMS responsible**
 - *open to all Medicare recipients*
 - *choose from plans of private companies*
 - *enroll soon after applying for Medicare;*
later, can only enroll Nov. 15 – Dec. 31
- **“Extra Help”**

People of limited means can get help with -
premium, deductible, co-pays

TICKET TO WORK AND WORK INCENTIVE IMPROVEMENT ACT OF 1999 (TWWIIA)

- **Creates Employment Support (ESR) Representative Position**
- **Enhances Work Incentives**
- **Sets up a Work Incentive Service Structure**
- **Offers Health Insurance Improvements**
- **Provides for Work Incentive Demonstration Authorities**


What are SSA's Work Incentives?

SSA's rules that help disability beneficiaries go to work and continue to receive benefits as they test their ability to become more independent.

SSDI Work Incentives

- *Impairment Related Work Expenses (IRWE)*
- *Subsidy and Special Conditions*
- *Continued payment under VR Program*
- *Trial Work Period (TWP)*
- *Extended Period of Eligibility (EPE)*
- *Expedited reinstatement of benefits*
- *Continuation of Medicare Coverage*

SSI Work Incentives



- ⌘ Earned Income Exclusion*
- ⌘ Impairment Related Work Incentives*
- ⌘ Continued Payment under VR Program*
- ⌘ Section 1619B*
- ⌘ Student Earned Income Exclusion*
- ⌘ Blind Work Exclusions*
- ⌘ Expedited Benefits*
- ⌘ Plan for Achieving Self-Support*