

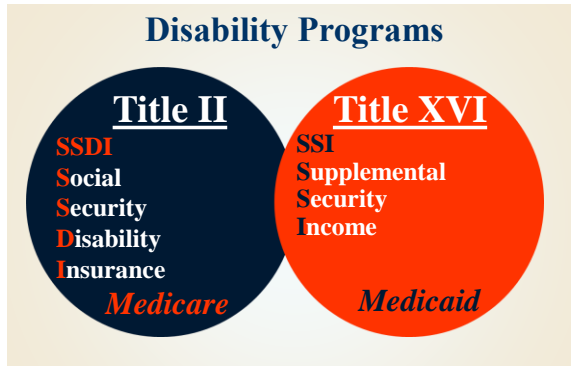


Social Security & SSI Disability 101




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Disability Programs




Title II
SSDI
Social
Security
Disability
Insurance
Medicare

Title XVI
SSI
Supplemental
Security
Income
Medicaid



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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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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 have a disability. 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 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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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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Substantial Gainful Activity

- “Substantial gainful activity” (SGA) is a term used to describe a level of work activity and earnings. Consistently being above this level could lead to ineligibility for disability benefits. We generally use earnings guidelines to evaluate whether your work activity is SGA.
- If the impairment is anything other than blindness, earnings in 2024 averaging over \$1,550 a month generally demonstrate SGA.
- The SGA amount in 2023 for blind individuals is \$2,590.
- SSI only uses SGA as a measure of work during initial claims.
- SSDI uses SGA throughout the life of the claim.

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When should I apply for disability benefits?


- Apply as soon as you become disabled.
- Processing an application for disability benefits is currently taking an average of close to nine 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 ssa.gov/disability


 Call 1-800-772-1213, 8 a.m. to 7 p.m. Monday through Friday, to make an appointment with your local office

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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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Non-Medical Factors for Determining SSI Eligibility

- 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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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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Work Incentives



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What are Work Incentives?

- Employment support provisions that assist beneficiaries in moving from benefit dependency to independence
- Designed to help beneficiaries enter, re-enter, or stay in the workforce by protecting their eligibility for cash payments and/or health care



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Subsidies and Special Conditions

What is a subsidy?

- A "subsidy" is support provided by your employer that may result in you receiving more pay than the actual value of the services you perform.

What are special conditions?

- "Special conditions" refer to support and on-the-job assistance provided by your employer, or by someone *other than* your employer, for example, a vocational rehabilitation agency. Because of this support, you may receive more pay than the actual value of the services you perform.



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Impairment-Related Work Expenses (IRWE)

We deduct the cost of certain impairment-related items and services, that are needed to work, from gross earnings when we decide if your work is SGA.

Example: Beneficiary is earning \$1615.00 per month in gross wages. His monthly co-pay for his medications is \$75.00.

$\$1615 - \$75 = \$1540$. This is the countable income when determining SGA.



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Impairment-Related Work Expenses (IRWE)

Type of Expense	Example
Transportation Costs	The cost of structural or operational modifications to vehicle that is needed to travel to work. The cost of driver assistance or taxicabs if public transportation is not available or not accessible.
Attendant Care Services	Services performed in the work setting. Services performed to help prepare for work, the trip to and from work, and after work.
Service Animals	Expenses paid in owning a guide dog or other service animal that enables beneficiary to overcome functional limitations in order to work.
Medical Devices	Deductible devices include wheelchairs, dialysis equipment, pacemakers, respirators, traction equipment, and braces.
Prosthesis	Artificial hip, artificial replacement of an arm, leg, or other parts of the body.
Residential Modifications	Employed outside of home - modifications to exterior to permit access to the street or transportation. Self-employed at home - modifications inside to create workspace to accommodate impairment.
Prescription Drugs	Regularly prescribed medical treatment or therapy that is necessary to control disabling condition. This includes co-payments and insurance deductibles.
Other Items and Services	Assistive technology that people with disabilities use for employment-related purposes; such as software applications, computer support services, and special tools which have been specifically designed to accommodate the person's impairment.



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Form SSA-821 Work Activity Report

Yes	Special Condition	Employer Name	Date (MM/YYYY to MM/YYYY)	Please Describe
<input type="checkbox"/>	Had extra help, extra supervision or a job coach.			
<input type="checkbox"/>	Worked regular or fewer hours than other workers.			
<input type="checkbox"/>	Given special equipment because of my condition.			
<input type="checkbox"/>	Took more rest periods than other workers.			
<input type="checkbox"/>	Given special transportation to and from work.			

SSA-821 is used to document work activity and work incentives when SSA is making SGA decisions.

7 Do or did you spend any of your own money for items or services related to your physical and/or mental condition(s) that you needed in order to work and for which you did not get reimbursement? (For example: medicines or co-pay, medical devices or procedures, Braille equipment, special telephone or equipment, service animal, attendant care, modifications to a car used for work, or other special transportation.) We may ask you for proof of payment.

- NO. I did not spend any of my own money for items or services related to my physical and/or mental condition.
- YES. Please fill in what you paid below. Do not show any expenses that have been or will be paid by an insurance company, other organization, or other person.

Describe Item or Service	Cost	Date Paid (MM/YYYY-AM/YYYY)
Example: Service animal	\$100 per day, week, month, or year	01/2000 - 02/2000
	\$ _____ per _____	

Beneficiaries complete this form to document special conditions, subsidies, and IRWEs so decisions are based on the real value of the work.



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Plan to Achieve Self-Support (PASS)

What is a PASS?

- A PASS is an SSI provision to help individuals with disabilities return to work.
- If you receive SSDI or could qualify for SSI after setting aside income or resources so that you may pursue a work goal, you could benefit from a PASS.

How does a PASS help someone return to work?

- We base SSI eligibility and payment amounts on income and resources.
- A PASS lets a disabled individual set aside money and things he/she owns to pay for items or services needed to achieve a specific work goal.
- The objective of a PASS is to help disabled individuals find employment that reduces or eliminates SSI or SSDI benefits.



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Plan to Achieve Self-Support (PASS)

What kinds of expenses can a PASS help pay for?

- School or training expenses - tuition, fees, books, and supplies
- Uniforms, special clothing, safety equipment, tools
- Attendant care or child care expenses
- Transportation for work
- Employment services such as a job coach
- Supplies to start a business



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Plan to Achieve Self-Support (PASS)

A Sample PASS Example (SSI ONLY)
Wages being excluded under an approved PASS

- Billy wants to go to school to become a social worker.
- Billy works part time and earns \$665 per month.
- We figure Billy's countable income using the earned income formula. $\$665 - \$20 = \$645 - \$65 = \$580$. $\$580 / 2 = \290 in countable income.
- Billy's earned income reduces his SSI benefit of \$943 by \$290 per month to \$653.
- He agrees to spend the \$290 in countable income on his education and we approve a PASS.
- We set aside this income and his SSI increases by \$290 month for the PASS timeframe. Billy receives \$943 in SSI benefits and has \$290 to use for approved PASS expenses.



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Plan to Achieve Self-Support (PASS)

A Sample PASS Example (SSDI Only)
SSDI being excluded under an approved PASS

- Maria wants to go to school and become a paralegal.
- She receives \$1000 in SSDI benefits.
- Maria's employment goal needs to be expected to generate enough income to eliminate SSDI - (have expected earnings over \$1550 per month SGA for 2024).
- Maria determines she needs \$980 per month for tuition, books, and school supplies. We can deduct the \$980 in school expenses from her SSDI benefit and deduct the remaining \$20 (general SSI exclusion) so that her SSDI benefit is not countable income and she is eligible for the full SSI payment of \$943 (for 2024).
- Maria must use the SSI payment of \$943 for living expenses and use the PASS funds of \$980 for approved plan expenses.



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Ticket to Work (TTW)

- TTW is an innovative program for persons with disabilities who want to work and participate in planning their employment.
- It increases your available choices when obtaining employment services, vocational rehabilitation (VR) services, and other support services you may need to get or keep a job.
- It is a free and voluntary service.
- You can use the Ticket if you choose, but there is no penalty for not using it.



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Ticket to Work (TTW)

For more information on the TTW Program, including a list of approved Employment Networks (ENs), call:

1-866-YOURTICKET (1-866-968-7842)

OR

TTY 1-866-833-2967

between 8 a.m. to 8 p.m. Eastern time Monday through Friday.

ssa.gov/work



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Expedited Reinstatement (EXR)

What is EXR?

EXR is your safety net if your cash benefits end because of your work. If you make less money or you have to stop working because of your disability, we may be able to restart your benefits right away if:

- you stop working above the SGA level, and
- your disability is the same as or related to your current disability, and
- you make your request within 5 years of when your benefits end.

How does EXR help you?

- The EXR provision allows you to receive up to 6 months of temporary cash benefits while we conduct a medical review to decide if we can reinstate your benefits. You may also be eligible for Medicare and/or Medicaid during this provisional benefit period.

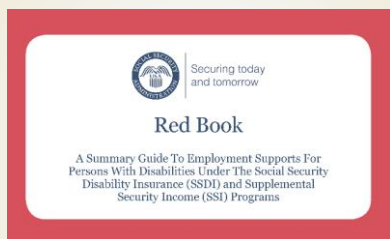


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The Best Guide to Work Incentives



The Red Book is available at: ssa.gov/redbook/



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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



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Protecting You from Fraud and Abuse



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Scam Awareness & Social Security

- We do contact citizens - generally those who have ongoing business with Social Security - by telephone for customer-service purposes.
- Social Security employees will never threaten you for information; we will not state that you face potential arrest or other legal action if you fail to provide information.
- In those cases, the call is fraudulent, and you should just hang up. Don't give out any information.



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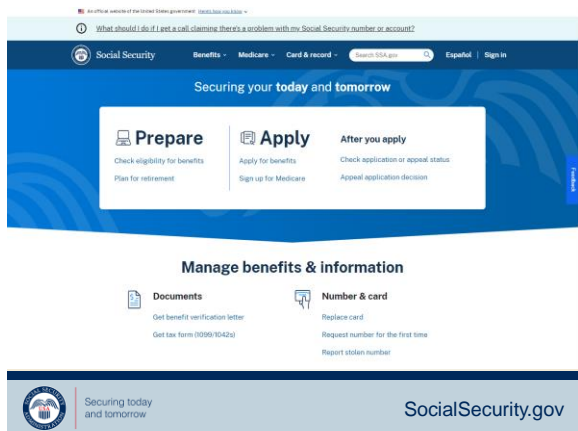
Scam Awareness - 3 Tips to Protect Yourself

- Understand the threats.
- Exercise caution.
- Secure your information.

To report fraud, go to: oig.ssa.gov



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my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your *Social Security Statement* to review:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings, to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.

ssa.gov/myaccount/what.html

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