

# Social Security Administration



## Social Security Disability Programs David Vinokurov District Manager Trenton, NJ

### Two Types of Disability Programs SSDI and SSI

- Social Security benefits for workers
- Social Security benefits for adults disabled since childhood
- Supplemental Security Income (SSI) for children and adults – provides cash assistance for disabled people with little or no income or resources.



## Social Security Disability Insurance



- To qualify, the disabled person must have a recent work history
- Special rules apply to younger persons who need less work to qualify

## Work Requirements

The amount of work you need depends on your age at the time disability starts

- Before age 24
  - 1-1/2 years of work in a three-year period before becoming disabled
- Age 24-31
  - work during half the time between age 21 and the time the disability began
- Age 31 or older
  - work during five out of the 10 years before the disability began

# Work Credits

When you work and pay Social Security taxes, you earn up to a maximum of 4 work credits each year.

The work credits are based on the total amount of your wages or self-employment income during the year.

The amount of earnings needed to earn a work credit changes each year. Review our leaflet, *How You Earn Credits* (Publication No. 05-10072) for more information.



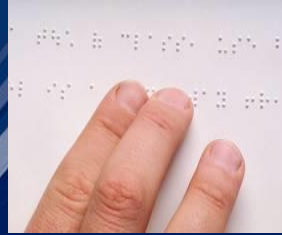
# Amount of Benefit

- Benefits are calculated based on your entire work history
- If your Social Security benefit amount is lower than the full SSI payment, you may be eligible to receive both Social Security and SSI

The image shows two overlapping Social Security Administration forms. The top form is titled "Your Social Security Statement" and is prepared for "Wanda Worker" at "456 ANYWHERE AVENUE, MANTOWN, USA 11111-1111". It includes a table for "Your Estimated Benefits" with columns for "Benefit Type" and "Amount". The bottom form is titled "Your Earnings Record" and shows a table with columns for "Year", "Wages", and "Social Security Number". Both forms include explanatory text and the signature of Michael J. Attkisson, Commissioner. A small note at the bottom states: "These estimates are based on the intermediate assumptions from the Social Security Trustees' Annual Report to the Congress."

## Disability for an Adult (Over Age 18) Both Social Security and SSI

- Must have a physical or mental impairment (or combination of conditions)
- Inability to perform substantial work activity
- Disability must be expected to last 12 consecutive months or result in death
- We consider age, education and past work activity



## Social Security Disability Benefits for Family Members

Certain members of your family may be eligible for Social Security benefits

- Your spouse, if he or she is 62 or older
- Your spouse, at any age if he or she is caring for a child of yours who is younger than age 16 or disabled
- Your unmarried child, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be under age 18 or under age 19 if in elementary or secondary school full time
- Your unmarried child, age 18 or older, if he or she has a disability that started before age 22. (The child's disability also must meet the definition of disability for adults)
- A divorced spouse if he or she was married to you for at least 10 years, is not currently married and is at least age 62

**NOTE:** *The money paid to a divorced spouse does not reduce your benefit or any benefits due to your current spouse or children*

## Social Security Benefits for Adults Disabled Since Childhood - DACs



Benefits can be paid on the record of a disabled, retired or deceased parent to an unmarried child of any age if the child became disabled before the age of 22

## Medicare Coverage

- You will automatically be enrolled in Medicare after being entitled to Social Security disability benefits for 24 months
- We will send you information about Medicare several months before your coverage starts

**NOTE:** *People who have permanent kidney failure requiring dialysis or a transplant or have amyotrophic lateral sclerosis (Lou Gehrig's disease) may qualify for Medicare almost immediately*



# Supplemental Security Income (SSI)

## Who Can Get SSI?

People with limited income and resources who are:

- blind, at any age; or
- disabled, at any age; or
- age 65 or older

## SSI Benefits for Adults Over Age 18

- Resource limits
  - \$2,000 for individual
  - \$3,000 for couple
- We count
  - bank accounts (CDs, IRAs)
  - second car
  - stocks and bonds, 401Ks
  - liquid assets
  - property other than where you live



## SSI Benefits for Adults Over Age 18

- We don't count as resources
  - home in which you live
  - first car
  - burial plots
  - some resources set aside for burial



## SSI Benefits for Children Under Age 18

- Supplemental Security Income (SSI) pays benefits to disabled children living in households with limited income and resources
- For eligibility, we look at the income and assets of parent(s) living in the household and those of the child who is disabled



## SSI Benefits for Children Under Age 18

- Resource limits
  - \$4,000 if living with 1 parent
  - \$5,000 if living with 2 parents
  - \$2,000 if living with other than parents
- We count
  - bank accounts (including CDs & IRAs)
  - second car
  - stocks and bonds, 401Ks
  - liquid assets
  - property other than where you live

## SSI Benefits for Children Under Age 18



- We don't count as resources
  - home in which family lives
  - first car
  - burial plots
  - some resources set aside for burial



## Determining Disability for Children Under Age 18

- Must have a physical or mental impairment (or combination) that results in marked and severe limitation in functioning
- Condition must be expected to last at least 12 months or result in death



## When the Child Reaches Age 18

- 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
- We make a new disability determination using the adult rules



## The representative payment program

Assists most vulnerable members of society who are:

- **young, or**
- **elderly, or**
- **disabled, and/or**
- **not capable of managing or directing someone else to manage their finances.**



## What is a Representative Payee

- **Person,**
- **Agency,**
- **Organization, or**
- **Institution selected to receive and manage benefits on behalf of an incapable or legally incompetent beneficiary.**



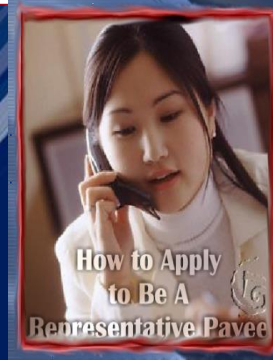
## Who needs a Representative Payee?

- **Children under age 18**
- **Beneficiaries determined legally incompetent**
- **Beneficiaries determined by SSA to be incapable of handling their money**



## Applying to be a Representative Payee

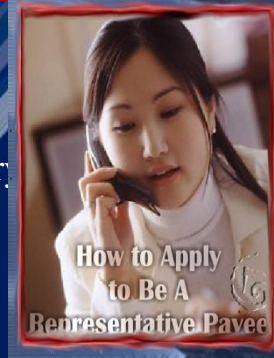
- **Contact your local Social Security office**
- **Face-to-face interview**
  - **Documented proof of identity**
  - **Current mailing & location address**
  - **Bank account information (for direct deposit)**



## How SSA selects a Payee

Conduct a face-to-face interview to:

- Determine relationship to the beneficiary.
- Discuss qualifications,
- Discuss ability to carry out responsibilities of a rep payee,
- Explain rep payee duties,
- Explain reporting responsibilities, and
- Explain liability for not reporting changes.



## Power-of-Attorney

- **For Social Security, having power-of-attorney or a joint bank accounting with the beneficiary is NOT the same thing as being a representative payee.**
- **Being a Social Security representative payee does not entitle an individual to manage any funds that aren't Social Security or SSI payments.**



## Medicaid

- People who qualify for SSI also qualify for Medicaid
- Your local medical assistance office will contact you for additional information the agency needs for qualification



## The Application Process

There are several ways to apply for benefits:

- Visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) to apply online
- Call or visit any Social Security office to schedule an appointment
- Contact us toll-free at **1-800-772-1213** (TTY **1-800-325-0778**)



## The Application Process

When you apply for benefits, we will ask you to:

- Describe your disabling condition
- Give us information about where you have received treatment for your disability
- Give us information about your medications
- Give us information about your education and past work history
- Authorize release of your records to be used in making the disability decision



## The Application Process

To apply for benefits, you must:

- Complete an application
- Provide information about your disabling condition and work activity on a disability report form
- Complete an SSA-827 - Authorization to Disclose Information

Some forms can be completed online, depending on the type of benefit

For more information, visit our website:

[www.socialsecurity.gov/applyfordisability](http://www.socialsecurity.gov/applyfordisability)

## Authorization to Disclose Information

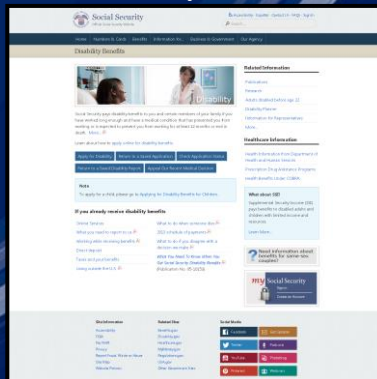
This form (SSA-827) gives permission to your healthcare providers and others to release your records to Social Security

- This form will appear at the end of your online disability report
- You can electronically sign and submit this medical release form
- Another option is to print, sign and mail it to Social Security

## What You Can Complete Online

### Social Security Disability Benefits

You can complete the application, the Adult Disability Report (Form SSA-3368) and the Authorization to Disclose Information to Social Security (Form SSA-827).



## What You Can Complete Online

### **Supplemental Security Income (SSI)**

You can complete the *Adult Disability and Work History Report* (Form SSA-3368)

Call **1-800-772-1213** (TTY **1-800-325-0778**) or contact your local Social Security office to set up an appointment to complete the SSI application in person or over the phone

## What You Can Complete Online

### **Disability Benefits for Children**

You can complete the *Child Disability Report* (Form SSA-3820)



Call **1-800-772-1213** (TTY **1-800-325-0778**) or contact your local Social Security office to set up an appointment to complete the rest of the application in person or over the phone

## Advantages of Online Applications

When you apply for benefits online, you can:

- Complete the application forms at your convenience
- Take several sessions to complete the forms
- Take advantage of online help
- Print a copy for your records before submitting them

## What Happens Next

- Social Security will forward your application to the state Disability Determination Services (DDS) agency
- The DDS will contact your medical providers to obtain your medical records
- The DDS may ask you to provide additional information about how your condition affects your daily activities

## And Then What?

- If adequate information is available in existing records, along with your statements, the DDS will make a decision
- The DDS may ask you to have a special examination at our expense if more information is needed about your disabling condition



## If Your Claim Is Allowed

We will send you an award notice that explains

- When your benefits start and your monthly benefit amount
- Information you need to report to us (Examples: work activity, medical improvement)
- When your case will be reviewed
- What to do if you have any questions



## If Your Claim Is Denied

- You will get a letter explaining our decision
- You may appeal the decision within 60 days after you receive our notice
- You will need to update information that has changed

## Internet Appeals

If your application was denied for medical reasons, you can request an appeal of the decision on the Internet



## How to Request an Appeal Online

Go to [www.socialsecurity.gov/disability/appeal](http://www.socialsecurity.gov/disability/appeal)

Complete and submit these forms online:

- The appeal form mentioned in the decision letter you received
- An Appeal Disability Report (Form i3441)

You also will need to print, sign and mail us a new Authorization to Disclose Information (Form SSA-827).

## How Social Security Is Improving the Disability Process

- Quick Disability Determinations (QDD)
- Compassionate Allowances
- National Hearing Center (NHC)
- Hiring 175 new Administrative Law Judges
- Increasing efficiency with automation and improved business processes

## *my* Social Security

Your Online Account ... Your Control  
[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)



*my* Social Security is an easy-to-access, easy-to-use portal to view and update some of your own Social Security information.

## Who Can Create a *my* Social Security Account?

You must be at least 18 years old and have:



- A valid E-mail address;
- A Social Security number; and
- A U.S. mailing address.

## *my* Social Security Services

### **If you don't get benefits, you can—**

- **View, save, and print your online *Social Security Statement*.**

### **If you do get benefits you can—**

- **Get your benefit verification letter;**
- **Check your benefit and payment information and your earnings record;**
- **Change your address and phone number; and**
- **Start or change your direct deposit.**

## Your Online *Social Security Statement* Provides

- **Estimates of the retirement and disability benefits you may receive;**
- **Estimates of benefits your family may get when you receive Social Security or die;**
- **A list of your lifetime earnings according to Social Security's records;**
- **The estimated Social Security and Medicare taxes you've paid;**
- **Information about qualifying and signing up for Medicare; and**
- **A printable version of your *Social Security Statement*.**

# The Online Benefit Verification Letter

With **my** Social Security you can get your online benefit verification letter and use



- Your income when you apply for a loan or mortgage, assisted housing or other state or local benefits;
- Your current Medicare health insurance coverage;
- Your retirement or disability status; and
- Your age.

# How To Get Your Online Benefit Verification Letter

To get your benefit verification letter:



- Sign into your account; and
- Select “Get a Benefit Verification Letter.”
- Your letter will be displayed and you may print it or save it for later use.





# my Social Security

## Getting Started How to create a my Social Security account

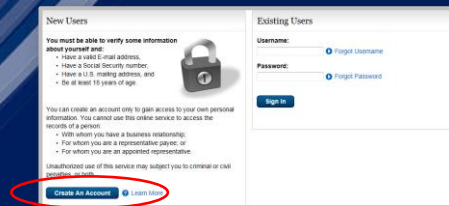
### Step 1

Visit [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) and select: **my Social Security**



### Step 2

Select "Create An Account."



# my Social Security

## Getting Started How to create a my Social Security account

### Step 3

Provide some personal information to verify your identity.



### Step 4

Choose a username and password to create your account.

## Remember the fastest way to verify Social Security and SSI benefits—

**my Social Security** provides an online benefit  
verification letter immediately



Visit: [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)

## To Learn More About Social Security

Call, visit or go online to find  
any of these pamphlets

*Disability Benefits*

Publication No. 05-10029

*Supplemental Security Income (SSI)*

Publication No. 05-11000

*Benefits For Children  
With Disabilities*

Publication No. 05-10026



Visit Our Website or Call



*[www.socialsecurity.gov](http://www.socialsecurity.gov)*

or

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