“Understanding the Social Security Disability Process”
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Types of Disability Programs

- Social Security benefits for workers
- Social Security benefits for adults disabled since childhood
- Supplemental Security Income (SSI) for children and adults
# Difference between Social Security disability and SSI disability

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<td><strong>Eligibility</strong></td>
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| A disabled or blind individual must have paid Social Security taxes to become insured for benefits. | A disabled or blind adult or child must meet all of the following categories:  
• Have limited income;  
• Have limited resources;  
• Be a U.S. citizen or national, or in one of certain categories of aliens; and  
• Live in the United States or Northern Mariana Islands. |
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<td>The monthly disability benefit amount is based on the Social Security earnings record of the insured worker.</td>
<td>The monthly payment is based on need and varies up to the maximum federal benefit rate. Some states add money to federal SSI payments.</td>
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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

- In 2017 it takes $1,300 to earn 1 work credit
  - $2,600 earns 2 work credits
  - $3,900 earns 3 work credits
  - $5,200 earns 4 work credits

(maximum number of credits in 1 year)
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.
Disability for an Adult (Over Age 18)
Both Social Security (SSDI) 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
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.
Social Security Benefits for Adults
Disabled Since Childhood

For a child with a disability to receive benefits on a parents record after age 18, the following rules apply:

The disabling impairment must have started before age 22, and;
He or she must meet the definition of disability for adults.

Note: An adult may become eligible for a disabled child's benefit from Social Security later in life.

For example, a worker starts collecting Social Security retirement benefits at age 62. He has a 38-year old son who has had cerebral palsy since birth. The son will start collecting a disabled "child's" benefit on his father's Social Security record.
Medicare Coverage

- You will automatically be enrolled in Medicare after being entitled to 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

- **Resource limits**
  - $2,000 for individual
  - $3,000 for couple

- **We count**
  - bank accounts (CDs, IRAs)
  - second car
  - stocks and bonds
  - liquid assets
  - property other than where you live
SSI Benefits for Adults

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

- 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

- 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)
  - second car
  - stocks and bonds
  - liquid assets
  - property other than where you live
SSI Benefits for Children

- 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
Medicaid

- People who qualify for SSI may 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 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
To apply for benefits, you must:

- Complete an application
- Provide information about your disabling condition and work activity on a disability report form

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

more information, visit our website:  
www.socialsecurity.gov/applyfordisability
What You Can Complete Online
Social Security Disability Benefits

Follow these 4 easy steps to apply online

**Step 1. Review** the **Adult Disability Checklist** for details about what you will need before starting the online process.

**Step 2. Fill out** the **online Disability Benefit Application** to provide us with information regarding eligibility for payment.

**Step 3. Fill out** the online **Adult Disability Report** to provide us with medical and work history.

**Step 4. Fill out, sign and mail or take** the **Authorization to Disclose Information to the Social Security Administration** to your local Social Security Office.
What You Can Complete Online

Supplemental Security Income (SSI)

You can complete the *Adult Disability and Work History Report* (i3368)
You can also complete the *Child Disability Report* (i3820)

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.
Set yourself free. Open a my Social Security account today and rest easy knowing that you're in control of your future.

Sign In or Create an Account

HAVE AN ACTIVATION CODE?

Finish Setting Up Your Account

Received assistance from Social Security to create your account? Finish the process by entering your activation code now.

socialsecurity.gov/myaccount
If you receive benefits or have Medicare, you can:

- Request a replacement Social Security card if you meet certain requirements;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.
If you do not receive benefits, you can:

- 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 once a year to verify the amounts that we posted are correct; and
  - The estimated Social Security and Medicare taxes you’ve paid.
How to open a *my* Social Security account

1. Visit [socialsecurity.gov/myaccount](http://socialsecurity.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” to create your account.
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.
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
Advantages of Online Applications

- 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
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

Complete and submit these forms online:
- The appeal form mentioned in the decision letter you received
- An Appeal Disability Report (i3441)
How Social Security Is Improving the Disability Process

- Quick Disability Determinations (QDD)
- Compassionate Allowances
- National Hearing Center (NHC)
- Increasing efficiency with automation and improved business processes
How Social Security Is Improving the Disability Process

For more information about changes to the disability claims process, visit our website at www.socialsecurity.gov/disability
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

or

1-800-772-1213
TTY 1-800-325-0778
Who Can Get Medicare?

65 & older

-or-

24 months after entitlement to Social Security disability benefits

-or-

Amyotrophic Lateral Sclerosis

-or-

Permanent kidney failure and receive maintenance dialysis or a kidney transplant

-or-

Exposure to Environmental Health Hazards
When Can I Sign Up for Medicare Part B?

Medicare Enrollment Periods:

- **Initial** – at age 65
- **Special** – if still working
- **General** – January-March
Medicare Has Four Parts

**Part A - Hospital Insurance**
- Covers most inpatient hospital expenses

**Part B - Medical Insurance**
- Covers 80% doctor bills & other outpatient medical expenses
### Medicare Has Four Parts

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<tr>
<th>Part C – Medicare Advantage Plans</th>
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<tr>
<td>➢ Health plan options offered by Medicare-approved private insurance companies</td>
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<tr>
<td>➢ When you join a Medicare advantage plan, you can get the benefits and services covered under Part A, Part B, and in most plans, Part D</td>
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### Part D – Medicare Prescription Drug Coverage

| ➢ Covers a major portion of your prescription drug costs |
| ➢ Your out-of-pocket costs—monthly premiums, annual deductible and prescription co-payments—will vary by plan |
| ➢ You enroll with a Medicare-approved prescription drug provider not Social Security |
Extra Help Could Further Reduce Medicare Prescription Drug Costs

Extra Help is available for beneficiaries with limited resources and income to help pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan.

The Extra Help is estimated to be worth about $4,000 per year.
Advantages of the Medicare Savings Programs

- Helps pay for Medicare Part B (medical insurance) premiums
- For some, it may help pay for Part A (hospital insurance) premiums, and Part A & Part B deductibles and co-payments
How Do I Apply for Extra Help?

Complete the Application for Extra Help with Medicare Prescription Drug Plan Costs (Form SSA-1020).

Here’s how:

- Apply online at www.socialsecurity.gov/i1020/start
- Call Social Security to apply over the phone or request an application at 1-800-772-1213 (TTY 1-800-325-0778)
- Apply at your local Social Security office

Social Security will review your application and send you a letter to let you know if you qualify.
Why Apply Online?

- Step-by-step help screens guide you through questions;
- Apply from any computer at your own pace;
- Start and stop at any time—return later to finish;
- A relative, friend, or caregiver can help; and
- Online application is secure
For More Medicare Information

1-800-MEDICARE
(1-800-633-4227)
TTY 1-877-486-2048
www.medicare.gov