



# Social Security Benefits: How To Access & Move Forward

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# Introduction

- Certified Work Incentive Coordinator at Community Integrated Services
- Help individuals understand how working will impact SSA cash and medical benefits
- Assist individuals apply for SSA benefits
- Problem solve with SSA

# Objectives Of Today

- Difference between SSDI and SSI (adult & child)
- Eligibility for benefits
- Process of applying
- What benefits look like once approved
- OVR and Ticket to Work access
- Importance of Benefits Counseling

# Social Security Administration

- Provides cash benefits to individuals who meet eligibility or entitlement for benefits
- Supplemental Security Income
  - Adults and children
- Social Security Disability Insurance
  - Adults
- Provides medical benefits through Medicare and/or Medicaid

# Supplemental Security Income

- Is always based off need
- For individuals that have low income and resources
- Meant to cover the cost of food and shelter
- Can be paid to adults and children who meet the perspective eligibility criteria
- Eligibility is national
- Maximum amount \$733 per month/ 2016
- PA provides additional \$22.10 as State Supplement
- In PA comes with Medicaid (Medical Assistance)

# Disability on SSA terms- CHILD

- SSI only for children up to age 18
  - Must not be married or considered 'head of household'
- The child can be considered "disabled" if they have
- A physical or mental condition(s) that very seriously limits his or her activities; **and**
- The condition(s) must have lasted, or be expected to last, at least 1 year or result in death.

# SSI- CHILD

- Must meet disability criteria
- Based off family limited income and resources
- Income gets “deemed” to child
- Ex: 2 parent household, 2 children, 1 that has a disability
- Maximum family income: \$4,158 per month/ \$49,896 per year in 2016
- <https://www.ssa.gov/ssi/text-child-ussi.htm>

**Gross monthly income BELOW the dollar amounts shown means a disabled child may be eligible for SSI benefits. Amounts given are general guidelines only**

# of ineligible Children in household	All income is EARNED		All income is UNEARNED	
	One parent household	Two parent household	One parent household	Two parent household
0	\$3,057	\$3,791	\$1,506	\$1,873
1	\$3,424	\$4,158	\$1,873	\$2,240
2	\$3,971	\$4,525	\$2,240	\$2,607
3	\$4,158	\$4,892	\$2,607	\$2,974
4	\$4,425	\$5,259	\$2,974	\$3,341
5	\$4,892	\$5,626	\$3,341	\$3,708
6	\$5,259	\$5,993	\$3,708	\$4,075



# Disability on SSA Terms- ADULT

- SSDI or SSI benefits for individuals with ages 18 to 65
- Must be “Unable to engage in any SGA (substantial gainful activity; \$1,130 per month in 2016) due to;
- Any medically determinable physical or mental impairment that is
- Expected to last for more than 12 months or result in death”
- Substantial Gainful Activity (SGA) is the level of earnings SSA makes the disability decision on. If the individual can earn over that level, they are not disabled regardless of type of work and what that work pays.
  - Amount changes every year, \$1,130 in 2016

# Disability on SSA Terms Con't

- Must meet all 3 criteria or SSA will determine the person is NOT disabled. No partially disabled status.
- SSA- Blue Book of Disabilities
- Can be 1 disability or a combination of disabilities
- Function of disability in regards to work
- Subjected to Medical Reviews in the future

# Title II Benefits: SSDI

- Must meet adult disability criteria
- Entitlement in one of 3 ways:
  1. Social Security Disability Insurance (SSDI)
    - Individuals previous work history
  2. Childhood Disability Benefit (CDB)
    - Disability started before age 22,
    - Based off parents work history AND
    - Parent(s) is retired, disabled, or deceased
  3. Disabled Widows Benefit (DWB)
    - Deceased spouse's work record
- Benefit amounts vary (\$100 to \$2600 per month)
- Medicare entitlement

# SSI- ADULTS

- Must meet disability criteria
- Not enough work history to qualify for SSDI
- Based off need- SSA looks at other income coming in, living arrangements (other benefits, help with food and shelter)
- Must have limited resources: under \$2,000
- Federal Benefit Rate \$733 but can be reduced due to living situation
- In PA- receive Medicaid (Medical Assistance) and starts automatically

# Eligible for both benefits!

- Some individuals are eligible for both Title II (SSDI/CDB) AND SSI at the same time.
- This happens when there is Title II entitlement, but the monthly amount is below \$753 per month in 2016.
- Individual can receive a reduced SSI payment if meet other SSI criteria.
- Total maximum of SSDI and SSI combined = \$753 per month

# Applying for Benefits

- Essential for disability to be established in writing via doctors, tests etc.
- Review Adult Disability Report (SSA 3368)
- Medical Conditions
- Work and education history
- Medications (Prescriptions and over the counter)
- Medical Treatment
  - Physical or mental
- Other Medical Information (OVR, Social Service Agencies)

***REVIEW THIS AND COMPLETE PRIOR TO GOING TO SSA!!***

# SSDI

- Can apply online
- [www.SSA.gov](http://www.SSA.gov)
- Complete Adult Disability Report online and submit
- Will need to mail in any additional documentation
- Can also apply in person

# SSI

- Will need to visit the SSA office
- Can call 1-800-772-1213 to schedule an appointment
- Or just walk in
- Review and complete Adult Disability Report prior to going
- Bring any additional documentation

# What to Bring to SSA

- License or ID
- Birth Certificate
- Adult Disability Report (completed)
- Any doctor notes/tests/evaluations you already have
- Paystubs of individual if working
- Bank statements of individual (if applying for SSI)
- Any other benefit information received
- Rent agreement (if applying for SSI)
- Whether or not a Representative Payee or Authorized Representative is needed



# The Process

- SSA will determine if there is eligibility for Title II (SSDI, CDB)
- Disability information gets sent to “Disability Determination Services”
- They review all information you have provided.
- They will send requests to your doctors for further documentation.
- If there is NOT sufficient documentation, SSA will schedule the individual for an evaluation with a doctor. (free of charge)
  - If there is a request for evaluation, they should go!

# Getting a Decision

- A decision will be made in about 4-6 months after applying.
- Only 30% of applications are approved on the initial decision.
- If denied, file an appeal!
- Make sure to read the paperwork to know why denied.
  - Many times SSA will say the disability isn't severe enough for SSA benefits (medical denial)
- Title II (SSDI/ CDB) paperwork will say RSDI and will call the benefit Social Security
- SSI paperwork will say SSI (Supplemental Security Income)

# Filing an Appeal

- Don't get discouraged!!
- Complete appeal paperwork in a timely manner
  - You can tell SSA that you believe their decision is wrong and why
- Using a lawyer
  - Most offer free consultation
  - Federal laws on how much the lawyers can take
- In PA- it will be brought to the Administrative Law Judge for a hearing
  - Roughly takes 12-18 months
  - SSA will provide you with a CD on the documentation used to make the decision
  - Can present new or missing information

# Benefits Approval

- Title II (SSDI/ CDB) and SSI benefits once approved will be dated back to the date of application!
- Potentially get a large back payment from SSA
- For SSI- there is a 9 month exclusion for retroactive pay to be spent before it's counted as a resource (\$2,000 resource limit)
- Continued Disability Reviews (every 1-7 years)
- Eligibility for the Ticket to Work program (more on this later)

## Title II (SSDI and CDB)

- 5 month waiting period for cash benefits
- 24 month waiting period before Medicare starts
- No resource limit

SSA looks for Substantial Gainful Activity (SGA)- in 2016, that is \$1,130 per month of countable earnings from work. non- blind

SGA for individuals that meet Statutory Blindness is \$1,820 per month

# Title II (SSDI/CDB) and Work

- People CAN work when receiving benefits!
- Lots of misinformation and rules to follow
- Earnings need to be reported to SSA monthly
- **Trial Work Period**: 9 months of time individuals can earn as much money they can from work and keep full benefits. SSA only counts months above a certain level (\$810 of earnings in 2016). Months do not need to be consecutive. Months need to be within a 60 month window. Medicare continues.
- **Extended Period of Eligibility**: 36 consecutive months after Trial Work Period. SSA needs to know if earnings are above SGA. Can't be terminated from benefits during this time. Medicare stays intact.
  - If over SGA, no cash benefits for that month
  - If under SGA, full cash benefits for that month

# Title II (SSDI/CDB) and Work

- After the Extended Period of Eligibility:
  - If under SGA, full cash benefits for that month
  - If over SGA, cash benefits terminate (after Cessation and Grace Period)
- Work Incentives can reduce how SSA counts earnings
- **Extended Period of Medicare Coverage:**
  - At minimum, Medicare continues for 93 months after Trial Work Period is complete if individual is working themselves off cash benefits.
  - If individual stays on cash benefits, Medicare will continue indefinitely

# SSI

- Federal Benefit Rate is \$733
- Can be reduced by up to 1/3 if individual is not paying rent or their 'fair share'
- SSA will also look at other income and benefits to determine SSI rate
  - Unearned income: other benefits received ex: SSDI or unemployment
  - Earned income: work
- Medicaid starts immediately and automatically in PA
- Resource limit of \$2,000



# SSI and Work

- People CAN work when receiving benefits!
- Lots of misinformation and rules to follow
- Work earnings need to be reported monthly to SSA
- SSI will be recalculated each month.
- SSI Calculation:
  - SSA will not count the first \$85.
  - SSA will then divide by 2. That remainder is called “countable earned income”
  - Countable earned income gets subtracted from the normal SSI amount.
- Work incentives- other work incentives can help slow the reduction of SSI while working.

# SSI and Work

- John earns \$800 from work in July. Prior to work, John received \$733 in SSI.
- SSA does the following:  $\$800 - \$85 = \$715$        $\$715 / 2 = \$357.50$  (countable earned income)
- $\$733 - \$357.50 = \$375.50$  (new SSI payment)
- Total income:  $\$800$  (work) +  $\$375.50$  (SSI) =  $\$1,175.50$
- This would get reported to SSA in August. The SSI payment for September would be reduced.

# SSI and Work

- Medicaid continues in current status while individual receives SSI payment
- If individual earns so much the SSI payment goes to \$0, Medicaid can continue with 1619b.
- Individual must:
  - Continue to be disabled per SSA & meet residency requirements
  - Need their Medicaid
  - Be working
  - Have resources below \$2,000
  - Have yearly income below state threshold (PA in 2016, \$36,567)

# Expedited Reinstatement (EXR)

- Individuals who receive either Title II (SSDI/CDB) or SSI can use EXR.
- Applicable when an individual is terminated from cash benefits due to their work and then work stops, drops below SGA, OR can use work incentives.
- Must be requested within 60 months of termination date of benefits.
- When requested, individuals will get provisional cash and medical benefits for up to 6 months while SSA completes a medical review.
- This is a faster way to get back on benefits when needed

# Ticket to Work

- Program for individuals ages 18-65 on SSA disability benefits.
- Provides free assistance to the individual to find and keep a job.
- Individuals can use OVR or a private provider (Employment Network).
- If using OVR, there is no pressure to work enough to terminate cash benefits. OVR typically can provide more services.
- If using an Employment Network, they will most likely want the individual to work enough to terminate benefits.
- While using the Ticket to Work program, the individual is exempt from medical reviews while making timely progress with SSA.

# OVR

- If using OVR, will need to follow typical procedure to get started
  - Will need medical information
  - If on SSA benefits, will be excluded from Financial Needs Test
- OVR can provide a variety of services based on what the individual needs and their goals.
- OVR can provide short term job coaching and most times will close out successful cases at 90 days of employment.

# Employment Networks (EN)

- Not all are created equal!
- Private companies that are providers through the Ticket to Work Program. Can be for profit or non-profit.
- The role of the EN is to help the individual obtain and maintain employment.
  - Employment for individuals to work themselves off benefits
- EN's can provide different services
- Relationship with EN will last approximately 4-5 years after work starts.
- Usually no job coaching on site
- EN only gets paid when individual goes to work and earns at a certain level

# Partnership Plus (OVR → TTW)

- Pennsylvania is part of Partnership Plus
- If individual uses OVR first, upon case closure individual can work with an EN afterwards for job retention services)
- Can continue to be excused from medical reviews



# Benefits Counseling

- Benefits are confusing, intimidating, and very detailed!
- Very important to receive benefits counseling from a Certified Benefits Counselor early and ongoing!
- If using OVR and getting referred to an agency or using an EN- ask if they have a Certified Benefits Counselor on staff!
- If they don't you can use the national model (WIPA- Work incentives Planning and Assistance). Can only help when already on benefits- not applying.

# WIPA Information

- For Philadelphia, Montgomery, Bucks, Delaware, Chester, and Northampton County- WIPA is Disability Rights of PA
  - 1-800-692-7443 ext. 309

# CIS' Role

- Employment provider through OVR and the Ticket to Work program
- Provide Benefits Counseling to individuals (Certified Counselors)
- Can provide consultation services for individual not in our program
  
- Angelina Bush      215-238-7411 ext. 117
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