

## 2017 Chromosome 18 Registry and Research Society Conference

### Social Security Questions and Answers Session

#### Handouts Today

Pub Number	Title
EN-05-10003	Update 2017
EN-05-10026	Benefits For Children With Disabilities
EN-05-10056	Get Your Benefit Verification Online with my Social Security
EN-05-10084	Survivors Benefits
EN-05-10153	What You Need to Know When You Get Social Security Disability Benefits
EN-05-10552	The Fastest Way To Verify Social Security And Supplemental Security Income Benefits
EN-05-11000	Supplemental Security Income (SSI)
EN-05-11005	What You Need to Know About Your Supplemental Security Income (SSI) When You Turn 18
EN-05-11008	Your Right to Question a Decision Made on Your Supplemental Security Income (SSI) Claim
EN-05-11011	What You Need to Know When You Get Supplemental Security Income (SSI)
EN-05-11015	A Guide to Supplemental Security Income (SSI) for Groups and Organizations
EN-05-11017	Working While Disabled — A Guide to Plans for Achieving Self-Support

#### Online Only Materials

Today's Materials are available online at <https://goo.gl/zbj7CY>

Also available online only at the link above are:

Disability Presentation - A PowerPoint file originally presented at the 2016 Conference and updated for 2017 that is a broad overview of benefits with a focus on the disability determination process.

Guide for Representative Payees – Just as it says. Keep records (I use Quicken) and itemize expenditures and it'll generally all work out. Note that the Inspector General sometimes pulls cases for full audits, and frankly no one can pass those.

## Submitted Questions and Answers

### What is SSI, SSDI and are there other benefits I should look for?

Social Security benefits are a group of benefits financed by FICA taxes. Social Security is an entitlement to persons who have paid in to FICA or are married to or a child of someone who has paid in. Cash benefits include retirement or disability of the wage earner, payments for their auxiliaries (children of wage earner, their spouse or sometimes parents) payments for survivors of the wage earner (children of the deceased, their spouse and sometimes parents). Special mention is made of Disabled Adult Children (DAC) of a wage earner, which allows lifetime cash benefits for children whose disabilities began prior to age 21 on the account of a parent who receives benefits or has died.

Non-cash benefits for a beneficiary include eligibility for Medicare at age 65, or after being on social security disability for 24 months. Auxiliaries and survivors do not get Medicare.

Supplemental Security Income (SSI) was started in 1937 as a program administered by the states but was federalized in 1974. It is financed out of general revenues; no FICA funds are used. It pays a very small cash benefit to the aged, blind or disabled who are essentially paupers. Eligibility requires not just meeting the disability rules but also the income and resources rules. Depending on where you live, Medicaid assistance may or may not come with SSI. And again, based on what state you live in, certain federal rules may be lifted for certain situations under a general name called "Katie Beckett waivers".

For many families, family income and/or resources will mean that one must wait until their child turns 18 (when family income no longer is held against the child) to file for SSI benefits.

### SSI, Katie Beckett and minors

A very common question with no single answer. SSI is often not available to a disabled child under age 18 when the family has too much income and resources. But, dependent upon where you live, what services your disabled child needs and to some degree, maybe family income and resources, sometimes you can get SSI for a child under age 18. Go to Kids Waivers <http://www.kidswaivers.org/about-waivers> online and get more up to date details.

### Medicaid

If you are the parent, sibling, or close relation of anyone with a severe physical, mental or intellectual disability, then you need to care about the future of Medicaid. Medicaid is the primary funder and provider of things like care attendants, day services, vocational help, medical and prescription assistance, residential support. Unless you are independently wealthy, Medicaid is the primary source of funding for these or similar vital services you or your adult family member will need throughout their life. Meaning the future of Medicaid is essential for that loved one's life.

<http://www.kff.org/medicaid/>

### SSA Policy Information Online

Biggest set of questions about SSI relate to income, especially when dealing with a disabled child under age 18. The rules are not simple and the handouts give reasonable but not that deep. While not for the faint of heart, one can find the SSA Program Policy Information Manuals System online. It is at <https://secure.ssa.gov/apps10/> All the agency rules and policy guidance is online.

### **Disabled Adult Child (DAC) benefits, how earned and impact with benefits on own account**

A person who is eligible for social security disability on her own based on paying FICA may also be eligible to get benefits as a DAC. (Benefits on a living or deceased parent's account.) However, the benefits one can get is not unlimited, but is capped at whatever single benefit pays the most. For example, if the benefit as a DAC is \$1,000 per month from dad's account and \$800 per month from mom's account and the benefit as an individual is \$600 per month, the person will get \$1,000 (their own \$600 plus \$400 from the father's account as a DAC).

### **Family Maximum Benefits**

Family Max is essentially a cap on what can be paid under a worker's account. It is calculated via a complex formula, but is essentially between 160 – 180% of the worker's benefit.

It usually will only come into play when there are more than 2 people getting benefits on an account. If the total benefits paid under a single person's work record exceed the family maximum, then SSA reduces the secondary benefits paid. That means that the worker's own benefits are never reduced, but those received by spouses, children, and any other eligible family member are subject to reduction.

The family maximum is an issue if, say, a spouse without an earned benefit and the worker's minor child (or disabled adult child) are both collecting auxiliary benefits along with the worker getting retirement. The spousal benefit and the child's benefit would be reduced to stay within the family maximum. Another situation would be after a worker's death if two young children and a surviving spouse who is raising them are all entitled to survivor benefits.

### **Medicare, Medicaid, Qualified Medicare Beneficiary (QMB)**

Once eligible for Medicare, one has to pay a monthly premium for the Part B (doctors portion). Premiums are income dependent. Low income Medicare beneficiaries can be eligible for a number of programs for assistance. Those assistance benefits have to be applied for, they do not come automatically, and usually at the state level.

Many persons who get SSI who also get either their own disability or DAC benefits can get their Medicare premiums paid by the state as a QMB. They often have their deductibles eliminated. (This is because Medicaid pays the Medicare premiums and the deductibles as it saves money.) QMB will eventually be provided to those eligible but to avoid a wait, one must ask. The other programs must be applied for.

### **Achieving a Better Life Experience (ABLE) Accounts**

A means for families to put funds away for disabled children's future needs without adversely impacting needs based benefits. States make their own rules but you can open one in a state other than where you live. An individual may only have one. It allows up to \$100,000 to be put away for other life expenses such as education, housing, transportation, employment training and support, assistive technology, personal support services, health care expenses, financial management and administrative services and other expenses which help improve health, independence, and/or quality of life. See <http://www.ablenrc.org/> for an overview and much more detail. However, this is a new and valuable tool for future planning.

## Comments on the Booklets

Update 2017 – Just as it says.

Benefits for Children with Disabilities – People ask about what benefits does Social Security have and what is my family member who is under age 18 possibly eligible or entitled to. This should give you a reasonable overview of benefits

Benefit Verification Online – Often you need to have a letter from SSA about benefits in order to satisfy another organization. You can set up an online account, but they do not make it easy. This often changes, so keep that in mind.

If you do not have guardianship the adult has to file for the online account. However, the criteria to make it secure uses credit histories, and most of our adults have none. So you must go into the office and set it up in person. And you must use it every so often to keep it alive. But when you need that paper, getting it online can really be a help.

Survivor benefits – These are benefits paid if a worker is insured for Social Security and dies. Benefits are payable to the family if certain conditions are met.

What You Need to Know When You Get Social Security Disability Benefits – It's a good concise explanation of the key items you should know about.

The Fastest Way To Verify Social Security And Supplemental Security Income Benefits – MySocial Security is a good thing but talk about the issues for SSI beneficiaries to get an account.

Supplemental Security Income (SSI) – Good basic overview. If you or a family member gets SSI, a good one to keep and read over once in a while.

What You Need to Know About Your Supplemental Security Income (SSI) When You Turn 18 – If you have a child under 18 getting SSI, you want to read this. It also discusses briefly ABLE accounts.

Your Right to Question a Decision Made on Your Supplemental Security Income (SSI) Claim – A good concise overview of the appeals process. Note – personal opinion is that video hearings are better than not showing up but if possible, try for a hearing where you (and the disabled individual) appear in person.

What You Need to Know When You Get Supplemental Security Income (SSI) – Title says it all. One of the items you should re-read once a year.

Working While Disabled — A Guide to Plans for Achieving Self-Support – If you or your loved one can work and gets a paying job, there are things that must be done, and things that can be invoked to try and make the work support goals to being self-sufficient.