

Accessing SSI/SSDI: Busting Myths through the Maryland SOAR Program

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Supplemental Security Income

Supplemental Security Income (SSI) - Title 16

- Provides income (\$771 per month in 2019) to individuals that are disabled, blind, or aged, and are low-income (means tested)
- Medicaid
- Can qualify even if never worked; but there are strict limits on assets/resources

Social Security Disability Insurance

Social Security Disability Insurance (SSDI) - Title 2

- Provides income — dependent on earnings put into Social Security Administration (SSA) system to disabled individuals with qualifying earnings history
- Medicare provided after two years of eligibility in most instances
- Average amount in 2019 just over \$1,200/month

SSI and SSDI

- Both programs are administered by the SSA
- SSA determines non medical eligibility
- SSA contracts with State Disability Determination Services (DDS) who assesses the medical evidence and makes a determination on disability

The Problem

- Only about 30 percent of all applicants are typically approved on initial application
- Only about 15 percent are typically approved at the first stage of appeal — reconsideration level
- Further appeals take years and many potentially eligible people give up and do not appeal

Barriers to Access

- Complexity of process
- Medical records do not address functional impairments and inability to work
- Knowledge of the disability determination process and disability programs
- Communication at all levels of the process —community providers, SSA, and DDS

Importance of SSI/SSDI

Gaining SSI/SSDI can:

- Provide access to housing
- Provide an income
- Give access to health insurance
- Prevent or end homelessness
- Promote recovery for people with disabilities

SSA Definition of Disability

“The inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months.”

SGA amount in 2019 is \$1,220/month gross

Sequential Evaluation

1. Is the claimant engaging in SGA?
2. Is the impairment severe?
3. Does the impairment meet/equal listings?
4. Does the impairment preclude the ability to perform past relevant work?
5. Does the impairment preclude the ability to perform other work?

SSA Blue Book: Mental Impairments

- Neurocognitive disorders
- Schizophrenia spectrum and other psychotic disorders
- Depressive, bipolar, and related disorders
- Intellectual disorder
- Anxiety and obsessive-compulsive disorders
- Somatic symptom and related disorders
- Personality and impulse-control disorders
- Autism spectrum disorder
- Neurodevelopmental disorders
- Eating disorders
- Trauma and stressor-related disorders

A, B, and C Criteria for Mental Impairments

- A. Medical criteria that must be present in the medical evidence
- B. Functional criteria that is assessed on a five-point rating scale from “none” to “extreme”
- C. Criteria used to evaluate “serious and persistent mental disorders”

Extract from A Criteria: Depressive/Bipolar & Related Disorders

Depressive disorder, characterized by *five or more* of the following:

- Depressed mood
- Diminished interest in almost all activities
- Appetite disturbance with change in weight
- Sleep disturbance
- Observable psychomotor agitation or retardation
- Decreased energy
- Feelings of guilt or worthlessness
- Difficulty concentrating or thinking
- Thoughts of death or suicide

B Criteria: Four Areas of Functional Impairment

Understand, remember, or apply information

For example: Memory, following instructions, solving problems, etc.

Interact with others

For example: Getting along with others, anger, avoidance, etc.

Concentrate, persist, or maintain pace

For example: Task completion, focusing on details, distractibility, etc.

Adapt or manage oneself

For example: Hygiene, responding to change, setting realistic goals, etc.

C Criteria

Your disorder is “serious and persistent.” That is, you have a medically documented history of the existence of the disorder over a period of at least two years, and there is evidence of both:

1. Medical treatment, mental health therapy, psychosocial support(s), or a highly structured setting that is ongoing and that diminishes the symptoms and signs of your mental disorder.
2. Marginal adjustment, that is, you have minimal capacity to adapt to changes in your environment or to demands that are not already part of your daily life.

Functional Information

- Often cognitive and processing limitations are not obvious at initial presentation, but have a huge impact on a person's ability to obtain or maintain work
- In addition to professional assessments, third party information from family members and friends can be extremely beneficial in detailing such functional impairments and how they link to symptoms
- It's helpful to provide specific examples of functional impairments in a variety of settings
- Also useful to provide details of any supports provided that aim to lessen impact of noted functional impairments

Functional Impairment: Example

Ms. Doe struggles with short term memory, often forgetting names, dates, times, and places. Her case workers state that they must keep a calendar for her and often re-teach her how to track the days, asking that she cross off each day; but still she gets confused as to what day it is.

When unsure if she has an appointment or not, she will often call her case workers multiple times in a day to check if and when they are due to meet. Ms. Doe also often forgets simple directions, such as how and when to take her medication, and she needs support in order to take her medication daily.

What is SOAR?

- SSI/SSDI Outreach, Access, and Recovery (SOAR) aims to help states and communities increase access to SSI and SSDI benefits for individuals who are homeless or at risk of homelessness and diagnosed with a severe mental illness
- National program sponsored by SAMHSA with programs in all 50 states and Washington, DC
- Increases provider role and engagement
- Aims to serve those who are most vulnerable
- Focuses on obtaining benefits as an aid to recovery, not an end in itself

How Is This Model Different?

- Case managers actively assist applicants and collate evidence, including obtaining medical records and producing a medical summary report
- Focuses on the initial application – “Get it right the first time!” and avoids appeals whenever possible
- Only those who have been SOAR trained can submit applications under SOAR, thus ensuring high quality applications
- Processes are in place to expedite SOAR cases at DDS
- Robust data is collected and approval rates/processing times are closely monitored
- Has some funded positions who can take referrals to undertake SOAR cases

SOAR in Maryland

- There are SOAR trained providers in all counties and in Baltimore City
- Each SOAR jurisdiction has a SOAR local lead
- SOAR local lead coordinates work groups, liaises with DDS, and helps trouble shoot issues
- In some jurisdictions there are full-time SOAR case managers
- State (through Behavioral Health Administration) provides ongoing technical assistance and support

SOAR Outcomes

- Over 1,700 SOAR applications adjudicated with overall average approval rate of 83 percent
- Average approval rate for initial SOAR claims is 86 percent in an average processing time of about 80 days
- Maryland has the third highest approval rate in the country
- Many applicants have previously had claims denied prior to using the SOAR process

Maryland's Basic SOAR Eligibility Criteria

Must be 18 or older

Must be homeless or at risk of homelessness

Must have a severe mental health issue

Must be unable to work because of mental health issues that impact functioning

Cannot have an SSI/SSDI case already pending at the Hearing Level

Must be referred to, assessed by, and prepared to work with a SOAR-trained provider

SOAR does not:

Process applications for everyone who is homeless or at risk of homelessness

Process applications for everyone who has a diagnosis of a mental illness

Make those who do not meet the disability criteria eligible for disability

Use a different disability criteria than is applied to regular applications

Resources

SSA website:

<https://www.ssa.gov/>

SSA Blue Book:

<https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

SOAR National TA Center:

<https://soarworks.prainc.com/>

SSA Office Locator: <https://secure.ssa.gov/ICON/main.jsp>

Contact Information

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