



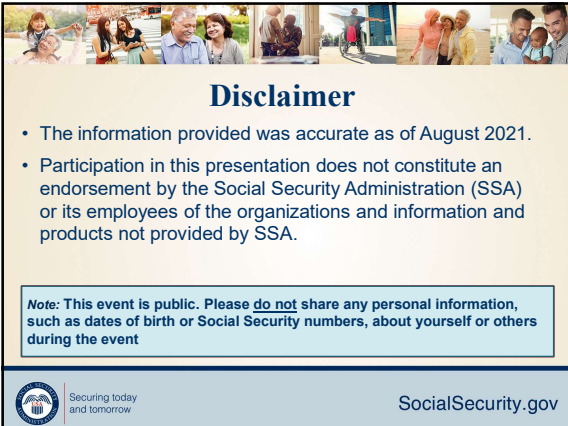
**Social Security Disability:
Transition Booster Session**

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Contacting Social Security

Call 1-800-772-1213
Representatives available from 8am to 7:00pm, Weekdays. Information is provided by automated phone service 24 hours a day.

Local SSA Offices – Not Open to In-Person Service
Use www.socialsecurity.gov/locator to obtain the local office phone number, address and fax number. Calls answered 9am to 4pm weekdays.

Get Updates at www.socialsecurity.gov/coronavirus

- Get up to date information about how to replace your SS card.
- Find out if you qualify for in-office "express" interview appointments in limited critical situations like being w/o food/shelter/medical coverage and:
 - To obtain original cards for individuals age 12 +, or
 - Replacement cards for those who need to update name/DOB/Citz or to obtain income, resources, medical coverage AND
 - Be unable to use automated services.

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Beware of Suspicious Social Security Scam Calls!

- Social Security employees sometimes initiate contact with the public, but normally for those who have ongoing business with Social Security.
- Employees will NEVER threaten you with arrest or other legal action if you don't provide requested information, and we never suspend Social Security numbers, ever!
- Real government officials will NEVER require payment with a retail gift card or internet currency.


To report fraud, go to: <https://oig.ssa.gov>

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How Do You Pay Social Security Taxes?

- Social Security covered wages are taxed by FICA= Federal Insurance Contributions Act
- Federal payroll tax deducted from workers' paychecks, matched by employer, and reported by employer to IRS
- Total FICA tax = 15.3% of gross wages. You and your employer each pay 7.65%
 - 6.2% for Social Security
 - 1.45% for Medicare
- **FICA taxes help fund Social Security retirement, disability, survivor benefits and Medicare health insurance**

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mySocialSecurity: Keep Track of Your Benefits

What should I do if I get a call claiming there's a problem with my Social Security number or account?

- Have a valid email address
- Have a SSN
- Have a US Mailing Address
- Be at least 18

 **my Social Security**
Check out your Social Security Statement, change your address & manage your benefits online today.

 **Social Security Number**
Your Social Security number remains your first and continuous link with Social Security.

 **Retirement Estimator**
Calculate your benefits based on your actual Social Security earnings record.

 **FAQs**
Get answers to frequently asked questions about Social Security.

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Using Your *mySocialSecurity* Account

- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get your Social Security Statement to review;
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings by year to verify the amounts that we posted are correct;
- Compare retirement benefit estimates based on your selected date or age to begin receiving benefits with the interactive [Retirement Calculator](#);

Representative Payees- Use your own *mySocialSecurity* account to do business for the Social Security beneficiary!!



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Disability Benefits

SSDI vs. SSI





Title II


SSDI
Social
Security
Disability
Insurance

Medicare

Title XVI

SSI
Supplemental
Security
Income

Medicaid



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
<ul style="list-style-type: none"> • Retroactivity up to 1 year • Dependent benefits may be payable 	<ul style="list-style-type: none"> • No Retroactivity • No dependent benefits • FBR= \$794/mo
Payments are based on a person's earnings.	SSI payment amount is based on the FBR and other income/resources and living arrangements
Is "insurance" that you earn through paying FICA taxes on your work.	Needs-based public assistance program that does not require a person to have work history.
Leads to Medicare after 24 months	Leads to Medicaid


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Disability Defined

To meet our definition of disability, an adult (18+) must be unable to engage in any substantial gainful activity (SGA) because of a medically-determined physical or mental impairment(s):

- that has lasted or is expected to last for a continuous period of at least 12 months, or
- that is expected to result in death.


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Substantial Gainful Activity

- "Substantial gainful activity" (SGA) is a term used to describe a level of work activity and earnings. We use this earnings guideline to evaluate whether work activity is SGA.
- If the impairment is anything other than blindness, earnings in 2021 averaging over \$1,310 a month generally demonstrate SGA.
- The SGA amount in 2021 for blind individuals is \$2,190.


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Disability Requirements for Children


- When under 18, a child must have a physical or mental impairment (or combination) that results in marked or severe limitation in functioning in at least 2 domains of functioning:
 - Domains = Acquiring/Using Information, Attending and Completing Tasks, Interacting/Relating with Others, Moving About and Manipulating Objects, Caring for Self, Health and Physical Well Being.
- The child must also be either blind or disabled and the condition must be expected to last at least 12 months or result in death.

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Social Security Disability Insurance


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Social Security Disability Insurance (SSDI)


- Provides a benefit to disabled or blind persons who are "insured" by the worker's contributions to the Social Security trust fund.
- You must work, and pay the FICA tax to earn a minimum amount of work credits to qualify for a benefit.**
- Wages are taxed by FICA- Federal Insurance Contribution Act- you earn credits as you work.
- In 2021, 1 credit = \$1,470. Earn max 4 credits/year - \$5,880
- Your benefit amount is an average of your monthly work

Everyone 18+ will be screened for SSDI entitlement.

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How many credits do you need?	
If you become disabled	You generally need
In or before the quarter you turn age 24	1.5 years of work during the three-year period ending with the quarter you become disabled.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you become disabled.
In the quarter you turn age 31 or later	Work during five years out of the 10-year period ending with the quarter your disability began.


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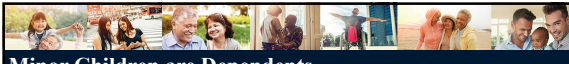
SSDI Includes Dependent Benefits

All SSDI applications ask questions about the applicant's dependents, including:

- Spouse or ex-spouse
- Minor children (Under 18 or until 19 if in high school)
- Adult children age 18+ who have a disability.


Dependents may be able to receive a benefit from the disabled worker's work record!



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Minor Children are Dependents

- Children are considered dependent up to age 18 or 19 if still in high school.
- A dependent child is normally unmarried
- Benefits as a dependent child stop at 19 or high school graduation – whichever comes first.
- SSA makes NO distinction between dependents with or without impairments until they turn 18.
- To continue a child's benefit beyond age 18 or 19, they will need to submit an application and be found disabled.



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When A Dependent Minor Child Turns 18


- If a minor child is getting benefits on a parent's record, Social Security will send form SSA-1372 a few months before the child's 18th birthday.
- The form asks if the child is in high school – if yes, the school completes student information and benefits may continue until....age 19 OR high school graduation.
- The form also states that benefits can continue if the child is disabled and to contact Social Security regarding "Childhood Disability Benefits" (CDB).
 - A disability determination is needed for the benefit to continue past 18/19.


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Disabled Adult Children

- The SSDI program pays benefits to adults who have a disability that began before they became 22 years old.
- Children no longer considered minors (under 18 or 19 and in high school) may be entitled to a benefit on their parent's record).
- We consider this SSDI benefit a "child's" benefit because it's paid on a parent's Social Security earnings record
- For a disabled adult to become entitled to this "child" benefit, one of his or her parents:
 - Must be receiving Social Security retirement or disability benefits or
 - Must have died and have worked enough to qualify for Social Security


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How Much do Dependents Receive?

- If parent is on SSDI or retirement: child is eligible for up to **50%** of worker's monthly benefit.
- If parent is deceased: child is eligible for up to **75%** of worker's monthly benefit amount.
- In both cases, all children on worker's record have a "Family Maximum".

Reminder - parent must be receiving a benefit or be deceased for minor child or adult disabled child to qualify. Parents should check in about retirement at age 62 if they have young or disabled children.

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SSDI: What Happens Next?

- Your application will be reviewed to make sure you meet some basic requirements for disability benefits:
 - We'll check whether you worked enough years to qualify and evaluate any current work activities (are your earnings below SGA?).
- If you meet these requirements, we'll forward your case to the Disability Determination Services office in your state.
- A medical decision usually takes about 120 days.

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Supplemental Security Income (SSI)

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Supplemental Security Income (SSI)

What is it?
SSI is a federal program that provides monthly payments to people who have limited income and resources.

Who is it for?
People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

ssa.gov/benefits/ssi/


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Factors Affecting Payment/Eligibility

- **Your income** – money you receive such as wages, net earnings from self employment, Social Security benefits, Veterans benefits, Unemployment benefits, and pensions. In kind income includes such things as food and shelter you get for free. Deemed Income includes part of the income of parents with whom you live.
- **Your resources** – things you own such as real estate, bank accounts, cash, life insurance and stocks, and bonds. Deemed resources includes part of the resources of your parents with whom you live. Some are excluded: home you live in, one car, ABLE accounts. Monthly limits= \$2000 individual/\$3000 couple.
- **Living Arrangements-** SSI amount will vary depending on where you live, who you live with and whether you contribute toward paying the shelter expenses.

Note: You must live in the U.S., or Northern Mariana Islands. If you're not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.

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Parental Income & Resource Deeming

- **For a child's eligibility, the income and assets of the disabled child and parent(s) living in the household are assessed.**
- The process of determining how much of a parent(s) income and resources will count is called deeming.

When does it apply?
If the parent(s) has income and/or resources that we must consider and:

- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.


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www.ssa.gov/ssi/text-child-ussi.htm

NUMBER OF INELIG. CHILDREN	PARENT-TO-CHILD ALL INCOME IS:							
	EARNED 1 PARENT		EARNED 2 PARENTS		UNEARNED 1 PARENT		UNEARNED 2 PARENTS	
	Reduc. Income Begins	Elig. Income Ceases	Reduc. Income Begins	Elig. Income Ceases	Reduc. Income Begins	Elig. Income Ceases	Reduc. Income Begins	Elig. Income Ceases
0	1713	3301	2607	4095	834	1628	1231	2025
1	2110	3698	2904	4492	1231	2025	1628	2422
2	2507	4095	3301	4889	1628	2422	2025	2819
3	2904	4492	3698	5286	2025	2819	2422	3216
4	3301	4889	4095	5683	2422	3216	2819	3613
5	3698	5286	4492	6080	2819	3613	3216	4010
6	4095	5683	4889	6477	3216	4010	3613	4407

PARENT-TO-CHILD DEEMING: These figures are correct only if the eligible child has no countable income, and the ineligible children (if any) have no countable income, and the deenor(s) has either earned or unearned income (but not both), and there is only one eligible child in the household.


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Age 18

- **SSA no longer counts the income and resources of parent(s) for eligibility once a child turns 18. Many children are ineligible until 18.**
- Everyone 18+ is an adult for SSI purposes-even if still in high school.
- An 18 year old can apply for SSI during the month they turn 18, but parental income/resources are still countable that month. Wait until the next month if you don't want parental income/resources considered!


FYI: If child is already getting SSI, SSA makes a new disability determination using the adult rules when they turn 18 to see if they can continue receiving benefit.

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Living Arrangements Affect SSI Payments

- If you live alone and pay your own food and shelter costs, or live in someone else's household and pay your fair share of the shelter expenses, you may get up to the maximum SSI payment.
- If you live in someone else's household and don't pay your food and shelter costs, your SSI benefit may be reduced by up to one-third of the SSI FBR (\$265.00).
- Generally, people who live in institutions such as hospitals, nursing homes, prisons or jails are not eligible for SSI, or are only eligible for a maximum of \$30 a month

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After the SSI Application: What Happens Next?

- The application will be forwarded to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.
- No disability decision is needed for age 65+.
- A medical decision usually takes about 120 days.

Note: If you don't qualify for SSI due to income or resources (*your own, your parents or your spouses*), or your living arrangement, your claim will be denied and no medical decision will be made.

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The Application Process



Filed for all U.S. beneficiary applicants



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How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare



Schedule phone appointment at 1-800-772-1213

*Child and survivor claims can only be done by phone or in office.



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Completing the Online Application (Adult 18+)





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- The Disability Application Process
- Information You Need to Apply
- Documents You Need to Provide
- Apply For Benefits Online
- Other Ways You Can Apply
- Information for Advocates, Attorneys, and Third Parties
- What do I need to know about Advance Designation?
- Related Information

The Social Security Disability Insurance (SSDI) programs provide assistance to people with disabilities. Before you apply, please review the basics to help you understand what to expect. Also, gather the information and documents you need to apply.

[Apply for Disability](#)

The Basics About Disability Benefits

The SSDI program pays benefits to you and certain family members if you are "insured." This means that you worked long enough – and recently enough – and paid Social Security taxes on your earnings. The Supplemental Security Income (SSI) program pays benefits to adults and children with disabilities who have limited income and resources.

While these two programs are different, the medical requirements are the same. If you meet the non-medical requirements, monthly benefits are paid if you have a medical condition that meets the requirements.

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Apply for Benefits

Identification General Other Benefits Remarks Review & Sign

Supplemental Security Income (SSI) for John Public

The SSI program pays benefits to people age 65 and older or blind or disabled adults with limited income and resources. [More info](#)

Does John Public intend to apply for Supplemental Security Income?

☐ Yes ☐ No

Previous Application for Medicare, Social Security Benefits, or Supplemental Security Income (SSI) for John Public

Has John Public previously applied for Medicare, Social Security, or Supplemental Security Income (SSI) benefits?

☐ Yes ☐ No

Next Previous Save & Exit

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Next Steps:

- After the online application is submitted, it will be routed to a local office or our Workload Servicing Units to be processed.
 - The online application is for SSDI benefits.
 - A claims specialist may contact the applicant or guardian to clarify or request additional information
- Call your local SSA office to schedule an telephone interview to apply for the SSI benefit: www.ssa.gov/locator

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Helping Someone Apply

- Everyone age 18+ must sign their own application and medical authorizations (*unless there is a legal guardian appointed*). This can be done online electronically, or with a signed form – applicant may need to sign with an “x”.
- Consent forms are needed for 3rd parties who want to obtain information after the application is submitted, these are found at www.ssa.gov/forms:
 - SSA-3288 Consent for Release of Information
 - SSA-1696 Appointment of Representative

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Applying for Children: Under 18

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Completing the Child Disability Report Online



Go to www.ssa.gov and click on Menu at the top of the screen to find the link to SSI

Supplemental Security Income

Application or A
Help with Medical
Costs
Children
Children with Disabilities
Ticket to Work

Business & Government
Business Services
Compensation
Data Exchange
Electronic Records Express
Employers

Financial Institutions
Government Services Online
Self-Employed
Small Business
Software Developers

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- Obtain any additional information needed.
- Offer you the opportunity to provide your verbal consent or disapproval.

We will mail you a paper copy of the Application Summary if you are unable to provide your verbal consent or disapproval and return the Application Summary to your local office.


[Apply Online for SSI and Disability Benefits](#)

A child with a disability


Filing an SSI application for a child is a two-step process. First, complete the online Child Disability Report. Once you complete the online report, a Social Security representative will contact you by phone to complete the application process. Learn more on our Disability Benefits – Apply For A Child (Under Age 18) page.

A person age 65 and older


Social Security does not have an SSI online application for an adult who is age 65 or older. You can apply by phone or with your local office.


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<https://secure.ssa.gov/hotspot/13820/main.html>



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Disability Determination Process

- Claims for Ohio are sent to Opportunities for Ohioans with Disabilities – Division of Disability Determination- in Columbus
- **Most cases decided within 120 of initial contact with Social Security**
- Local office will send any evidence provided by applicant with the electronic file to Columbus....but no documents are necessary to make a claim!!

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Ohio DDD Evaluation

Examiner in Columbus will review:

- Recent physical and mental exams
- Any available test results
- Descriptions of functional limitations due to symptoms
- Previous work information.

No evidence needed to start the process, but lack of records may lead to consultative exam (CE).

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Disability Evaluation Under Social Security

Also known as "The Social Security Blue Book"

- Provides physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration
- Explains how each program works, and provides information to help health professionals make sound and prompt determinations and decisions on disability claims
- Lists specific criteria under which claimants who suffer from a disabling condition can qualify for Social Security disability benefits.

ssa.gov/disability/professionals/bluebook

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Disagree With The Medical Decision?


If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.

ssa.gov/benefits/disability/appeal.html

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What Happens if the claim is Medically Approved?


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SSI Pre-Effectuation Review (PERC)

After the claim has been medically approved, SSA claims staff will contact the applicant/parent or legal guardian to review the alleged information provided at the initial application:


- Income/resources for applicant are verified back to application date (including spouse or parental income, if applicable)
- All living arrangements the applicant has had since application date are verified; including the names and ages of all residents of each household.
- Rental liability and/or contributions the applicant has made toward household food and shelter since application date is verified
 - If applicant lives in a "subsidized" living situation where they don't pay fair share of household food/shelter, max SSI amount is decreased one-third to \$549/mo.
 - Can be re-determined if applicant starts to contribute toward household expenses/food.

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Local Offices Determine if a Payee is Needed

- For initial claims and age 18 SSI medical reviews; cases are flagged when disability approved for issues of potential mental "incapability".
- Direct payment is assumed for all adults, but normally children under age 18 must have a Representative Payee.
- Adults with mental impairments (including substance abuse) who need assistance handling benefits and personal finance will need a payee:
 - Legal Guardian or Family member is preferred.
 - Organization may be more suitable than family/friend in some situations.


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SSDI Approved

- A letter is mailed to inform the applicant of the award.
- Benefit amount is based on work before disability onset.
- There is a 5 month waiting period after the date of disability onset is determined before SSDI benefit will start to be paid. *(Some people will receive SSI during the waiting period).*
- Dependent benefits are paid, if applicable.

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Can You Get Both SSDI and SSI?

In 2021, the FBR for SSI = \$794/mo. Due to an automatic \$20 disregard from any other unearned income the applicant has, the maximum benefit someone receives if they get both SSDI and SSI is \$814/mo.

SSI pays on the 1st, SSDI will then pay on the 3rd of the month.

Example: Ryan gets \$600/month in SSDI. \$20 is disregarded, so only \$580 is countable when determining how much to pay in SSI, since he has limited income & resources. His SSI will be \$214. Combined he will get \$814/mo.

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Medicare for those receiving SSDI

- Medicare coverage automatically begins after 24 months of SSDI benefits*. SSA will send Medicare information to beneficiary 6-8 weeks before coverage start.
- Part B standard premium 2021 = \$148.50/month. Premium is deducted from the monthly SSDI benefit.
- JFS administers "State Buy In", aka QMB-SLMB-Q1 to help low income individuals pay Medicare costs.
- State Buy In can pay Part B Premium, some deductibles, etc—must apply for it with JFS!! For details, see insurance.ohio.gov and look for Medicare Savings Program information.

**People with ESRD or ALS (Lou Gehrig's disease) qualify for Medicare without the 24 month wait.*




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Continuing Disability Reviews = Both SSI and SSDI

- Regular medical reviews are conducted based on likelihood of impairment improving.
- Reviews currently are sent via snail mail, then completed with Ohio DDD
- All children getting SSI are medically reviewed at age 18 to determine whether to continue their benefit as an adult.



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Disability Work Incentives AKA Employment Supports



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Employment Supports

- SSDI employment supports allow you to test your ability to work, or continue working and gradually become self-supporting.
- SSI employment supports offer ways for you to continue receiving your SSI checks and/or Medicaid coverage while you work. Once you receive SSI, we consider that your disability continues until you medically recover, even if you work.

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The Red Book – “A Guide to Work Incentives”

- The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs include a number of employment support provisions commonly referred to as work incentives.
- The Red Book is a general reference tool, updated yearly, designed to provide a working knowledge of these provisions.
- Primarily for educators, advocates, rehabilitation professionals, and counselors who serve persons with disabilities.

ssa.gov/redbook

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Disability Work Incentives – Some Highlights

- **SSI:** Earned Income Exclusion and Medicaid
- **SSI:** Student Earned Income Exclusion (SEIE)
- **Both SSI and SSDI:** Impairment Related Expenses


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SSI: Earned Income Exclusion

- **All work must be reported monthly to SSA.** The monthly SSI payment is determined based on monthly gross wages, so it may change each month depending on gross earnings.
- SSA does not count the first \$65 of the earnings received in a month, plus one-half of the remaining earnings.
- We apply this exclusion in addition to a \$20 general income exclusion (which applies first to any unearned income).
- Under 1619(a) and 1619(b) Medicaid provisions, Medicaid normally continues if someone getting SSI returns to work even if income is too high for SSI payment.

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Example of SSI and Monthly Earned Income


SSI recipient earns \$1000 in gross wages in Jan 2021

- $\$1000 - 20$ (general income exclusion) = \$980
- $\$980 - \65 (earned income exclusion) = \$915
- $\$915 - 457.50$ (1/2 of \$915) = countable earned income

$\$794 - \$457.50 = \$336.50$ SSI amount for March 2021.

FYI: Income received in one month affect SSI payment amount 2 months later.

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SSI: Student Income Exclusion

If you are under age 22 and regularly attending school, we do not count up to \$1,930/month in wages. The maximum yearly exclusion for 2021 = \$7,770.

"Regularly Attending School" means:

- in a college or university for at least 8 hours a week, or
- in grades 7-12 for at least 12 hours a week, or
- in a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or
- for less time than indicated above for reasons beyond the student's control, such as illness, or
- home schooling, if instructed in grades 7-12 for at least 12 hours a week.

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Impairment Related Work Expenses (IRWE)

- **SSA deducts the cost of certain impairment-related items and services that are needed for employment from gross earnings when look at the monthly SGA level, or for what is counted when figuring the SSI amount.**
- IRWEs must be related to the disability and paid for out of pocket by the beneficiary.

Example: Beneficiary is earning \$1410.00 per month in gross wages (over SGA). His monthly co-pay for his medications is \$120.00.

$\$1410 - \$120(\text{IRWE}) = \$1290$. This is the countable income SSA will use when determining SGA and/or SSI amount.

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IRWE Examples

Type of Expense	Example
Transportation Costs	The cost of structural or operational modifications to vehicle that is needed to travel to work. The cost of driver assistance or taxicabs if public transportation is not available or not accessible.
Attendant Care Services	Services performed in the work setting. Services performed to help prepare for work, the trip to and from work and after work.
Service Animals	Expenses paid in owning a guide dog or other service animal that enables beneficiary to overcome functional limitations in order to work.
Medical Devices	Deductible devices include wheelchairs, dialysis equipment, pacemakers, respirators, traction equipment, and braces.
Prosthesis	Artificial hip, artificial replacement of an arm, leg, or other parts of the body.
Residential Modifications	Employed outside of home - modifications to exterior to permit access to the street or transportation. Self-employed at home - modifications inside to create workspace to accommodate impairment.
Prescription Drugs	Regularly prescribed medical treatment or therapy that is necessary to control disabling condition. This includes co-payments and insurance deductibles.
Other Items and Services	Assistive technology that people with disabilities use for employment-related purposes, such as software applications, computer support services, and special tools which have been specifically designed to accommodate the person's impairment.

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How to Report Wages

For SSDI and SSI recipients, report wages with:

- The **mySocialSecurity** account – representative payees can also report wages for adult beneficiaries through their OWN mySocialSecurity account;
- visiting/calling a local office;
- mailing/faxing the information; or
- calling the 800#.

Note: SSI recipients can also report wages via the mobile wage reporting application and the telephone wage reporting service!

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Thank You!



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