## SOAR in the Community

SSI/SSDI Outreach, Access, and Recovery (SOAR) is a program at SAIL that will support individuals to increase access to Social Security Income/Social Security Disability Income (SSI/SSDI). Individuals who are eligible should be experiencing homelessness or at risk of homelessness and have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder.

Nationally, for 2020, there were 4,273 approvals on initial applications for SSI/SSDI. It is estimated that in 2020 alone, SSI/SSDI for the individuals served by SOAR brought over \$518 million into the economies of participating states and localities.

Key eligibility criteria or the 'four characteristics' of an individual's situation exist to apply for Social Security Administration (SSA) disability benefits. The SSA is the federal agency that will award SSI/SSDI benefits for individuals. Find the four characteristics below:

- Individual has a serious mental illness or exhibits symptoms and/or has serious physical illnesses that affect his/her ability to work at a substantial gainful level. For 2020, that level is making \$1,260/month in income.
- 2. The illness(es) or condition(s) have lasted or are expected to last for at least 12 months (or result in death).
- 3. Individual is currently exhibiting symptoms of mental illness or has periods with worsening of symptoms that prevents sustainable employment. For example:
  - a. Psychotic Symptoms (positive or negative)
  - b. Depressive Symptoms (decreased energy, lack of motivation, suicide attempts)
  - c. Manic Symptoms (racing thoughts, disorganized thoughts)
  - d. Anxious feelings (paranoia, nervousness)
  - e. Cognitive deficits (brain injury, problems with concentration, memory, etc.)
  - f. History of trauma (history of abuse, posttraumatic stress disorder, etc.)
- 4. For applicants with mental illness, he/she has marked restrictions in at least two of these functional areas, or extreme limitations in one area:
  - a. Understand, remember, or apply information (memory, following instructions, solving problems, etc.)
  - b. Interact with others (getting along with others, anger, avoidance, etc.)
  - c. Concentrate, persist, or maintain pace (as they relate to the ability to complete tasks)
  - d. Adapt or manage oneself (hygiene, responding to change, setting realistic goals, etc.)

Additionally, the following characteristics are not essential for applying to SSA but may strengthen an application.

- 1. Individual is prescribed psychiatric medications and continues to experience symptoms and functional impairments.
- 2. Individual has obtainable medical evidence (for at least part of the past 12 months) that corroborates mental illness and medical complaints. If there is limited medical evidence or large gaps in treatment:
  - a. Individual clearly exhibits symptoms severe enough that a one-time examination by a physician would demonstrate concern.
- 3. Individual is not working due to medical and/or psychiatric conditions (i.e. not because he/she cannot find work or was laid off).
  - a. History of failed work attempts (started and stopped employment due to diagnosed conditions).
  - b. Long work history but can no longer work up to the substantial gainful level due to conditions. For 2019, that level was \$1,220/month.
  - c. Scattered work history due to conditions and other factors.

The SOAR program at SAIL is funded by Upper Peninsula Health Plan (UPHP) and beneficiaries of UPHP are encouraged to reach out to receive support.

To find out more or to inquire about eligibility, please call SAIL at 906-228-5744.