



SOCIAL SECURITY:

- **Applying for SSI and SSDI**

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What Are SSI and SSDI?

SSI (Supplemental Security Income)


- Cash benefit from Social Security
- For people who are disabled or at least age 65
- Who have low income and resources (assets)



What Are SSI and SSDI?

SSDI (Social Security Disability Insurance)

- Cash benefit from Social Security
- For people who are disabled
- Who have done enough paid work (or have a parent who's done enough paid work) to have "insured status"



Who's Eligible for Supplemental Security Income (SSI)?

People who are:

- Disabled and any age (you can also qualify if you're at least 65 years old, even if you're not disabled), AND
- Are U. S. citizens or legal aliens who meet certain requirements, AND
- Have income and resources (assets) below certain limits



Who's Eligible for Social Security Disability Insurance (SSDI)?

People who are:

- Disabled, AND
- Have worked and paid Social Security taxes on their earnings long enough to have "insured status",
- **OR**



Who's Eligible for Social Security Disability Insurance (SSDI)?

People who are:

- Age 18 or older, AND
- Disabled since before age 22, AND
- Have a parent who has worked and paid Social Security taxes on their earnings long enough to have "insured status", AND
- The parent is getting Social Security Retirement or SSDI benefits, or is deceased
- This kind of SSDI is called "Disabled Adult Child" or "Childhood Disability Benefit"



How Disabled is “Disabled”?

- An adult must have a severe disability that has lasted (or is expected to last) at least 12 months, or is expected to result in death
- The disability has to prevent the person from doing “substantial” work (usually, earning \$1,310/month – or \$2,190/month if blind – in 2021 (\$1,350/month or \$2,260/month in 2022) but sometimes earnings may be higher and the person may still qualify for SSI or SSDI)



How Disabled is “Disabled”?

- A blind person (who has vision no better than 20/200 in the better eye with glasses, or has a field of vision no greater than 20 degrees) is not subject to the “substantial” work test for SSI, but the test applies for SSDI.



What's the Income Limit for SSI?

- It depends on the kind of income the person gets.
- If the person has only “unearned” income (such as Social Security checks or pensions), the income must usually be under \$814/month (in 2021) or \$861/month (in 2022).
- If the person has only “earned” income (like wages or earnings from self-employment), the earnings (before taxes) must usually be under \$1,673/month (in 2021) or \$1,767/month (in 2022), after they have qualified for SSI.



What's the Resource Limit for SSI?

- \$2,000
- That includes cash, bank accounts, stocks, bonds, investments, whole life insurance, retirement accounts, and property (but not the home you live in)
- SSI does NOT count:
 - The home the person lives in
 - One motor vehicle
 - Life insurance with no cash value (like term insurance)
 - Certain burial funds
 - Special needs trusts
 - Property used for a job or business
 - Up to \$100,000 in an ABLE account



What's the Most SSI a Person Can Get?

- \$794/month for an unmarried person in 2021 (\$841/month in 2022)
- The person needs to be paying for food and shelter to get the full amount. If a person doesn't pay for food and shelter, the most SSI they can get is \$529.33/month in 2021 (\$560.67/month in 2022).
- A person who has other income (besides SSI) usually receives less than the maximum SSI amount.



What Medical Coverage Does a Person Get With SSI?

- Medical Assistance (Medicaid)
- Medical Assistance covers most medical expenses and the person pays nothing except a very small co-payment for prescriptions (\$3.00 for name brand drugs; \$1.00 for generic drugs in 2021)
- The person has to find health care providers who accept Medical Assistance



What Medical Coverage Does a Person Get With SSI?

- If the person has other insurance, Medical Assistance can sometimes cover some costs that the other insurance does not
- The person gets Medical Assistance automatically if she has any amount of SSI (even just \$1 a month)



What Is the Income Limit for SSDI?

- There's no limit on "unearned" income.
- Earnings must be below "substantial" work level (see slide 7) to qualify, but safety nets called "work incentives" enable a person to earn more after qualifying.



What Is the Resource Limit for SSDI?

- There's no resource limit.



What Is the Most SSDI a Person Can Get?

- The amount depends on the amount of average lifetime earnings of the person with a disability or parent.
- The highest possible SSDI benefit in 2022 will be \$3,345/month.
- The average SSDI benefit in 2022 will be \$1,358/month.
- The SSDI benefit amount is fixed – a person receives the full amount or none.



What Medical Coverage Does a Person Get with SSDI?

- Medicare, BUT
- The person must be entitled to SSDI for 24 months before Medicare starts (in the 25th month).



How Do You Apply for SSI or SSDI?

- Two options:
 1. Call 1-800-772-1213 (voice) or 1-800-325-0778 (TTY) to make an appointment to apply by telephone (or at your local Social Security office when they reopen for applications),
OR
 2. Online for SSDI at <https://secure.ssa.gov/iClaim/dib>

Most people can apply for SSI online as well – see next slide



Who Can Apply Online for SSI?

- A person can apply for SSI online at <https://www.ssa.gov/benefits/ssi/> if they:
 - Are between the ages of 18 and 65;
 - Have never been married;
 - Aren't blind;
 - Are a U.S. citizen residing in one of the fifty states, District of Columbia, or the Northern Mariana Islands;
 - Haven't applied for or received SSI benefits in the past; and
 - Are applying for SSDI at the same time they apply for SSI.



What Information Do You Need to Apply?

- For documents needed to apply for SSI, see <https://www.ssa.gov/ssi/text-documents-ussi.htm>
- For information needed to apply for SSDI, see <https://www.ssa.gov/forms/ssa-16.html>




What Information Do You Need to Apply?

- You can review the forms to complete for SSI and SSDI applications in advance:
 - SSA-8000 (SSI Application)
(https://soarworks.samhsa.gov/sites/soarworks.prainc.com/files/SSA-8000%20SSI%20Application_1.pdf)
 - SSA-16 (SSDI Application)
(<https://www.ssa.gov/forms/ssa-16-bk.pdf>)
 - SSA-4 (CDB Application)
(<https://www.ssa.gov/forms/ssa-4.pdf>)




What Information Do You Need to Apply?

- You can review the forms to complete for SSI and SSDI applications in advance:
 - SSA 3368 (Disability Report – Adult) (<https://www.ssa.gov/forms/ssa-3368.pdf>) – for both SSI and SSDI
 - SSA 827 (Authorization to Release Information) (<https://www.ssa.gov/forms/ssa-827.pdf>) – for both SSI and SSDI




Tips to Help Get SSI and SSDI Approved...and More Quickly

- 1. Apply as soon as the person may be eligible.**
 - Most children under age 18 don't qualify for SSI because their parents' income and resources are counted. Once a person turns 18, only their own money counts and they're much more likely to be eligible.
 - When a parent applies for Social Security Retirement or SSDI, they should apply for SSDI for their disabled adult child too.




Tips to Help Get SSI and SSDI Approved...and More Quickly

2. **Get medical/school records documenting disability(ies)**
 - This is the best thing you can do to increase chances of being approved and speed up the process.
 - These records help prove the person meets Social Security's definition of disability.




Tips to Help Get SSI and SSDI Approved...and More Quickly

- 3. When you complete the application, focus on how the disability limits the person's activities, especially the ability to work** (such as standing, walking, lifting, handling, seeing, hearing, speaking, understanding and following instructions, etc.).




Tips to Help Get SSI and SSDI Approved...and More Quickly

4. **If the person has done any paid or unpaid work, get letters/statements from employer or others (job coach, school staff) explaining how the disability limited work activities.**
 - A person can be able to work – or even working – when they apply for SSI or SSDI and still be approved.
 - Their disability must limit their ability to work, NOT prevent them from working at all.




Tips to Help Get SSI and SSDI Approved...and More Quickly

- 5. If Social Security asks for more information, provide it as soon as possible.**




Tips to Help Get SSI and SSDI Approved...and More Quickly

- 6. If you are scheduled for an appointment (such as a medical evaluation), keep the appointment.**



Tips to Help Get SSI and SSDI Approved...and More Quickly

- 7. Keep copies of all forms and documents you send to Social Security and ask them for receipts for everything you send them.**



Tips to Help Get SSI and SSDI Approved...and More Quickly

- 8. Keep all forms and documents Social Security sends you.**



Disability Determination

- When a person applies for SSI or SSDI, Social Security verifies they are financially eligible.
- They then send the application to a state agency called Disability Determination Services (DDS).
- DDS does a “disability determination” to see if the person meets Social Security’s definition of disability.



Disability Determination

- DDS goes through a 5-step sequential process to evaluate a person's disability:
 1. Is the person doing substantial work now? (If so, they are denied. If not, go to step 2.)
 2. Does the person have a severe disability? (If not, they are denied. If so, go to step 3.)
 3. Does the person's disability meet or equal the criteria for a condition in the Listing of Impairments? (If so, they are approved. If not, go to step 4.)



Disability Determination

- DDS goes through a 5-step sequential process to evaluate a person's disability:
 4. Can the person do work they've done in the past at a substantial level? (If so, they are denied. If not, go to step 5.)
 5. Can the person do any other substantial work? (If so, they are denied. If not, they are approved.)



Disability Determination

- The quickest way to be approved is at step 3 – meeting or equaling a disability in the Listing of Impairments.
- Find the Adult Listing of Impairments at
<https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>



Listing of Impairments

Disability Evaluation Under Social Security

Listing of Impairments - Adult Listings (Part A)

The following sections contain medical criteria that apply to the evaluation of impairments in adults age 18 and over and that may apply to the evaluation of impairments in children under age 18 if the disease processes have a similar effect on adults and younger children.

1.00
Musculoskeletal Disorders

2.00
Special Senses and Speech

3.00
Respiratory Disorders

4.00
Cardiovascular System

5.00
Digestive System

6.00
Genitourinary Disorders

7.00
Hematological Disorders

8.00
Skin Disorders

9.00
Endocrine Disorders

10.00
**Congenital Disorders that
Affect Multiple Body Systems**

11.00
Neurological Disorders

12.00
Mental Disorders

13.00
**Cancer (Malignant
Neoplastic Diseases)**

14.00
Immune System Disorders



Listing of Impairments

- In the Adult Listing of Impairments, find the body system that most closely matches the disability.
- For example, autism and intellectual disability can both be found under “Mental Disorders”.
- Under the body system, find the disability that most closely matches the person’s diagnosis.
- Look at all the criteria that are listed for that disability.



Listing of Impairments

12.00 Mental Disorders - Adult

Section

12.00 Mental Disorders

12.01

Category of Impairments, Mental

A. How are the listings for mental disorders arranged, and what do they require?

12.02

Neurocognitive disorders

1. The listings for mental disorders are arranged in 11 categories: neurocognitive disorders (12.02); schizophrenia spectrum and other psychotic disorders (12.03); depressive, bipolar and related disorders (12.04); intellectual disorder (12.05); anxiety and obsessive-compulsive disorders (12.06); somatic symptom and related disorders (12.07); personality and impulse-control disorders (12.08); autism spectrum disorder (12.10); neurodevelopmental disorders (12.11); eating disorders (12.13); and trauma- and stressor-related disorders (12.15).

12.03

Schizophrenia spectrum and other psychotic disorders

2. Listings 12.07, 12.08, 12.10, 12.11, and 12.13 have two paragraphs, designated A and B; your mental disorder must satisfy the requirements of both paragraphs A and B. Listings 12.02, 12.03, 12.04, 12.06, and 12.15 have three paragraphs, designated A, B, and C; your mental disorder must satisfy the requirements of both paragraphs A and B, or the requirements of both paragraphs A and C. Listing 12.05 has two paragraphs that are unique to that listing (see 12.00A3); your mental disorder must satisfy the requirements of either paragraph A or paragraph B.

12.04

Depressive, bipolar and related disorders

a. Paragraph A of each listing (except 12.05) includes the medical criteria that must be present in your medical evidence.

12.05

Intellectual disorder

b. Paragraph B of each listing (except 12.05) provides the functional criteria we assess, in conjunction with a rating scale (see 12.00E and



Listing of Impairments

12.10 Autism spectrum disorder (see [12.00B8](#)), satisfied by A and B:

A. Medical documentation of both of the following:

1. Qualitative deficits in verbal communication, nonverbal communication, and social interaction; and
2. Significantly restricted, repetitive patterns of behavior, interests, or activities.

AND

B. Extreme limitation of one, or marked limitation of two, of the following areas of mental functioning (see [12.00F](#)):

1. Understand, remember, or apply information (see [12.00E1](#)).
2. Interact with others (see [12.00E2](#)).
3. Concentrate, persist, or maintain pace (see [12.00E3](#)).
4. Adapt or manage oneself (see [12.00E4](#)).



Listing of Impairments

- It may help to copy the criteria and send them to the person's physician, psychologist, etc. so they can write their report to reflect those criteria, if the person meets them.
- If the person has more than one disability, find the criteria for each disability.
- If they don't meet ALL the criteria for any one disability, but meet some of the criteria for more than one disability, sometimes the combination will enable them to be found disabled.



Disability Determination

- If the person's disability does not meet or equal the criteria, they can still be found disabled at steps 5 and 6 if they are determined unable to do substantial work.



Disability Determination

- After you apply, you can call your local Social Security office to verify when they have finished their review and sent it to Disability Determination Services (DDS). It usually takes at least a few weeks.
- Find your local Social Security office at <https://secure.ssa.gov/ICON/main.jsp>



Disability Determination

- Once DDS has the application, call them at 410-308-4350 to get the name and phone of the Disability Examiner.
- Call the Disability Examiner and arrange to send them copies of medical/school records.



What Should You Do If You're Denied?

- **APPEAL** within 60 days
- Use the SSA 861 (Request for Reconsideration form)
(<https://www.ssa.gov/forms/ssa-561.pdf>)
- Get more (or better) records to prove the disability, if possible
- If you're denied again, **APPEAL AGAIN**
- More than half of SSI applications that are denied the first time are approved the third time (the second level of appeal)