

DISABILITY PROGRAMS

SOCIAL SECURITY DISABILITY
INSURANCE (SSDI)

SUPPLEMENTAL SECURITY INCOME
(SSI)

www.socialsecurity.gov

Definition of Disability

- Inability to engage in substantial gainful activity (\$980 - \$1,640 if blind) by reason of any medically determinable physical or mental impairment.
- Condition is expected to result in death or is expected to last for a continuous period of twelve months.



SSDI vs. SSI

- *Funded through FICA taxes*

- *Earnings tested*

- *Benefits based on earnings*

- *Funded through General Fund*

- *Means tested*

- *Benefits based on need*



SSDI vs. SSI

- | | |
|--|---|
| <ul style="list-style-type: none"> • Family benefit • Medicare • Five month waiting period • Payment cycling | <ul style="list-style-type: none"> • SSI recipient only • Medicaid • Paid first full month of eligibility • Paid first of month |
|--|---|

SSDI-Entitlement Factors

Work based program, intended to replace part of your wages

- Any age
- Must be insured



Disability Benefits – General Rules

To qualify for disability benefits, a worker over age 31 must:



- be fully insured (generally, 40 quarters of coverage/credits – approximately 10 years of work); and
- be currently insured (20 quarters out of the last 40 – 5 out of the last 10 years of work); and

Disability Benefits. Special Rules

To qualify for disability benefits,
a worker under age 31...



- | | |
|---------------|--|
| Before Age 24 | qualifies with six credits earned in the three-year period ending when the disability began. |
| Age 24 to 31 | qualifies with credit for having worked half the time between 21 and the time the worker became disabled, e.g. if disabled at age 27, (time between age 21 and age 27) three years of work (12 credits) out of the past six years. |

SSDI - Disability Insurance for the Family

- Spouse of Worker
 - Age 62 or older
 - Any age if caring for a child of the worker under age 16 or disabled
 - Divorced spouses may qualify
- Child of Worker
 - under 18, or under 19 if still in high school
 - disabled before age 22

SSDI - Medicare

- Part A – Hospitalization
Financed thru payroll taxes
- Part B - Medical Bills
\$96.40 per month

- Medicare eligible after receiving SSDI for 24 months
- Permanent kidney failure
- ALS (Lou Gehrig's disease)



Medicare Prescription Drug Plan Facts

- Will Provide insurance coverage for prescription drugs
- Monthly average premium is estimated to be about \$32.00
- People with low income could qualify for extra help

SSI - Eligibility Factors

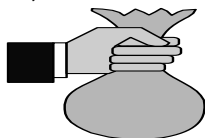
- AGED (Age 65) or BLIND or DISABLED
and
- US citizen or lawfully admitted residence
and
- must live in the US
and
- limited income
and
- limited resources



Benefits based on need

2009 SSI Payment Amounts

\$ 674.00 - Individual
\$ 1,011.00 - Couple



SSI - Income

- Earned Income
- Unearned Income
- In-kind Income
- Deemed Income



SSI- Resources

\$2000 – Individual \$3000 - Couple

- cash
- house
- automobile
- life insurance
- stocks
- bonds
- bank accounts
- other assets



SSI-Payment amounts based on Living Arrangements-2008

- A - Living in own household
Individual \$674.00
Couple \$1,011.00
- B - Living in the household of someone else
- C - Children living with parent (-deemed income)
- D - Institution \$30.00

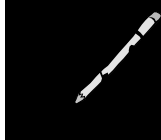


SSI - Medicaid

- Eligibility for Medicaid
- May need to take award letter to local DSS office to expedite



Be prepared to provide detailed information (SSDI)



- Social Security number
- Proof of age for each person applying
- Summary of where you worked and the kind of work you did
- Copy of W-2 Form, if self employed, federal tax return for the past year
- Dates of current and prior marriages

Be prepared to provide detailed information (SSI)

- Your Social Security number
- Your birth certificate
- Information about where you live
- Payroll slips, bank books, insurance policies, and other income information
- Proof of citizenship or eligible non citizen status

Appeals Process

- You have 60 days from receipt of denial notice to appeal at each level
 - Reconsideration
 - Administrative Law Judge
 - Appeals Council
 - District Court



TICKET TO WORK AND WORK INCENTIVE IMPROVEMENT ACT OF 1999 (TWWIIA)

- Creates Employment Support (ESR) Representative Position
- Enhances Work Incentives
- Sets up a Work Incentive Service Structure
- Offers Health Insurance Improvements
- Provides for Work Incentive Demonstration Authorities

What are SSA's Work Incentives?

SSA's rules that help disability beneficiaries go to work and continue to receive benefits as they test their ability to become more independent.

SSA Online - The Work Site

SSDI Work Incentives

- *Impairment Related Work Expenses (IRWE)*
- *Subsidy and Special Conditions*
- *Continued payment under VR Program*
- *Trial Work Period (TWP)*
- *Extended Period of Eligibility (EPE)*
- *Expedited reinstatement of benefits*
- *Continuation of Medicare Coverage*

SSI Work Incentives

- *Earned Income Exclusion*
- *Impairment Related Work Incentives*
- *Continued Payment under VR Program*
- *Section 1619B*
- *Student Earned Income Exclusion*
- *Blind Work Exclusions*
- *Expedited Benefits*
- *Plan for Achieving Self-Support*
