



Definition of Disability - Adult

The Social Security Act defines disability as:

- a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or
- the person's medical condition must prevent him or her from doing substantial gainful employment (\$1350/month non-blind, \$2260/month blind)— work that he or she did in the past, and it must prevent the person from adjusting to other work.



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Social Security Disability Insurance (SSDI) What is it?

SSDI is a social insurance program under which workers earn coverage for benefits, by working and paying Social Security taxes on their earnings.

Who is it for?

Disabled people younger than 65 who can't work because they have a medical condition that's expected to last at least one year or result in death and have earned a certain number of work credits.





Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few resources;
- be age 65 or older;
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.



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SSI for Children

Who is considered a "child" for SSI?

A disabled person who is neither married nor head of a household and:

- is under age 18; or
- is under age 22 and is a student regularly attending school.





SSI Requirements for Children

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of "blind" as applies for adults.
- Condition must be expected to last at least 12 months or result in death.



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Deeming

What is it?

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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SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.



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When should I apply for disability benefits?

- Apply as soon as you become disabled.
- Processing an application for disability benefits can take three to five months.
- We may be able to process your application faster if you help us by getting any other information we need.





How do I apply for disability benefits?



Online at www.socialsecurity.gov/disability



Call 1-800-772-1213 to make an appointment at your local office



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How to Apply for SSI (Under Age 18)

 Schedule an appointment with Social Security. Call 1-800-722-1213 (TTY 1-800-325-0778) from 7 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;

and

 Complete the online Child Disability Report at www.socialsecurity.gov/childdisabilityreport.



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What Happens Next?

- Your 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.



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Disability Determination Services Office - State

- This state agency completes the initial disability determination decision for us.
- Doctors and disability specialists in the state agency ask your doctors for information about your condition(s).
 They'll consider all the facts in your case.
- They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated.





We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination if you don't agree with it.



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Representative Payee

- More than eight million people, who get monthly Social Security or Supplemental Security Income (SSI) benefits, need help managing their money.
- Social Security's Representative Payment Program appoints a relative, friend, or other interested party to serve as the 'representative payee' who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.
- We thoroughly investigate those who apply to be representative payees
 to protect the interests of Social Security beneficiaries, because a
 representative payee receives the beneficiary's payments and is given
 the authority to use them on the beneficiary's behalf.



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Medicare and Medicaid

Medicare – federal health insurance program for people 65 or older and people who have been getting disability benefits for 24 consecutive months.

Medicaid – state health program for people with low incomes and limited resources.

- In most states, children who get SSI qualify for Medicaid.
- In many states, Medicaid comes automatically with SSI eligibility.



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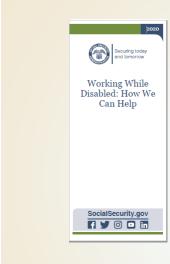
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Working While Receiving Benefits

- Social Security has special rules called work incentives that allow you to test your ability to work and still receive monthly Social Security and SSI benefits. You can also get help with education, rehabilitation, and training you may need to work.
- If you do take a job or become self-employed, tell us about it right away. We need to know when you start or stop work and if there are any changes in your job duties, hours of work, or rate of pay.
- Individuals receiving Social Security disability benefits and their representative payees must report their wages. Wages can be reported using their personal my Social Security account online.







Additional information on work incentives and Ticket to Work are available on our website- ssa.gov and ssa.gov/work



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and tomorrow



