



Minnesota Department of **Human Services**



SSI and SSDI: Your Questions Answered

Dawn Holmen

Objectives

- ▶ Increase knowledge of the Social Security disability programs
- ▶ Understand the SSI/SSDI Application process
- ▶ Understand who is eligible for SSI and/or SSDI
- ▶ Learn about resources

Myths about SSI and SSDI

- ▶ Everyone is denied the first time
- ▶ You need to be denied 3 times before you are approved
- ▶ You can't get benefits if you use alcohol or drugs
- ▶ If you work you will lose benefits
- ▶ Others???

Why do people get denied?

- ▶ Complexity of SSI/SSDI application
- ▶ Disconnect between the experience of the homeless and the disability application process
- ▶ Lack of follow through
- ▶ Inconsistencies in the application
- ▶ Incomplete medical information
- ▶ Self-denial of disability
- ▶ Insufficient treatment history
- ▶ Co-occurring (MH and CD) disorders not addressed

Access to SSI/SSDI is important

- ▶ SSI/SSDI can provide access to...
 - Increase income
 - Greater access to services
 - Stability
- ▶ SSI/SSDI income can be a major tool in recovery

Introduction to Social Security Disability Programs



Social Security Disability Programs

Supplemental Security Income (SSI)

Needs based; federal benefit rate is \$733 per month (2016); provides Medicaid in most states

Social Security Disability Insurance (SSDI)

Amount depends on earnings put into SSA system; Medicare generally provided after 2 years of eligibility

SSA Disability Benefits – The Differences

Supplemental Security Income (SSI)	Social Security Disability Insurance (SSDI)
Benefit for disabled, elderly, and blind individuals who have very low income	Benefit for insured individuals (or certain relatives)
Benefit amount is the Federal Benefit Rate (FBR), plus available State supplement (MSA in MN)	Benefit amount based on FICA contributions
Limits on assets/resources (\$2K Individual, \$3K Couple)	No limits on assets/resources
Living arrangement may affect benefit amount and eligibility	Living arrangement has no effect on benefit amount or eligibility
Medicaid eligibility usually comes with SSI	Medicare eligibility usually comes after two years of SSDI benefits
Eligibility usually begins the 1 st of the full month following the date of application	Eligibility generally dependent on date of onset of disability
Work incentives usually apply immediately after work begins	Work incentives allow for 9-month Trial Work Period (TWP) during which full benefits are received

The SSI/SSDI Application Process



Key Partners



SSA

- **Social Security Administration**
- Federal agency that administers SSI/SSDI
- Makes the non-medical decision



DDS

- **Disability Determination Services**
- State agency contracted by SSA
- Makes the medical/disability determination

Key Partners



- **Medical Providers**
- Assessments, evaluations
- Medical records



- **Collateral Partners and Agencies**
- Medical reports
- Assessments
- Agency notes
- Observations
- School records
- Vocational records

Application Process

**Application
Initiated at
SSA**

**SSA
Determines
Non-
Medical
Eligibility**

**SSA
Transfers
Claim to
DDS**

**DDS
Determines
Medical
Eligibility**

**DDS
Returns
Record to
SSA**

**SSA
Notifies
Applicant**

Who is Eligible for SSA Disability Programs



SSA's Definition of Disability

- ▶ Must not be able to engage in substantial gainful activity (SGA) because of a physical or mental impairment(s):
 - Expected to result in death, or
 - Expected to last for a continuous period of at least 12 months.

Disability Definitions

- ▶ Substantial Gainful Activity
 - Level of work activity and earnings
 - 2016=\$1,130/month
- ▶ Medically Determinable Physical or Mental Impairment(s)
 - must either meet or be equivalent to the “listing” criteria used by DDS.
- ▶ Functional Information
 - demonstrate that significant functional impairment related to the impairment(s) exists

Diagnosis and Functioning

- ▶ Comprehensive histories critical to understanding the impact of impairments
- ▶ Diagnosis is not an exact science
- ▶ People present differently at different times and symptoms vary over time
- ▶ Functional information fleshes out the information provided in diagnosis

Functional Information

- ▶ Activities of daily living
- ▶ Social functioning
- ▶ Concentration, persistence and pace
- ▶ Repeated episodes of decomposition

Functional Information for Mental Impairments

- ▶ Do they have the ability to...
 - Concentrate on, understand and remember routine repetitive instruction
 - Carry out routine tasks with adequate persistence and pace
 - Handle brief, infrequent, and superficial contact with co-workers and the public
 - Cope with customary levels of supervision
 - Tolerate routine pressure, stress, and occasional changes found in a routine work setting

- ▶ Provide concrete examples

Key

- ▶ Make the **link** between the diagnosis or illness and the functional impairment; and
- ▶ Ability to work

Determining if a Substance Use Disorder Is “Material”

- ▶ Would the person be disabled by one or more disorders if he or she were clean and sober?
 - If yes, then the person would be eligible for benefits (The person does not have to be clean and sober for this judgment to be made)
 - If no, then substance use is “material” (The person would not be eligible for benefits)

Disability Determination Process

Is the person working at SGA?



Does the person have a severe impairment?



Does impairment meet or equal the listing?



Does impairment allow for past relevant work?



Does impairment allow for any other work?

Resources

Help is available to assist with SSI/SSDI application process



Social Security Benefits Advocacy

- ▶ Assist individuals at the initial application, reconsideration, or Administrative Law Judge Hearing (ALJ)

- ▶ Receiving one of the following public assistance benefits
 - Diversionary Work Program (DWP)
 - General Assistance (GA)
 - Group Residential Housing (GRH)
 - Minnesota Family Investment Program (MFIP)
 - Refugee Cash Assistance (RCA)
 - Title IV-E Foster Care

- ▶ Children or adults up to age 65 with a disability

SSI/SSDI Outreach Access and Recovery (SOAR) Advocates

- ▶ Assist individuals at the initial application and/or reconsideration
- ▶ Are homeless or at risk for homelessness
- ▶ Are children or adults up to age 65 with a disability

Partnering with Advocates

- ▶ Get to know your local SOAR/Social Security benefits advocates
- ▶ Provide information
 - Medical opinion forms
 - Direct observations
 - Employment plan
 - State Medical Review Team Status

Resources

- ▶ SOAR and Social Security Benefits Advocates
 - Handout

- ▶ Disability Linkage Line
 - 1-866-333-2466

- ▶ Minnesota Help
 - www.minnesotahelp.info



Dawn Holmen
SOAR/SSB Advocacy Coordinator
Housing and Support Services
Dawn.Holmen@state.mn.us
Phone: 651-431-6314

