Social Security: With You Through Life's Journey…

Securing today and tomorrow

Produced at U.S. taxpayer expense

Presentation Overview – 2024

- Difference between Social Security Disability Insurance (SSDI) & Supplemental Security Income (SSI)
- How We Define Disability
- Substantial Gainful Activity (SGA)
- SSDI & SSI eligibility
- Medicare
- Other Information
- Q and A

Information contained in this presentation is subject to changes in legislation, policies, or procedures

We're With You If The Unexpected Happens

Securing today
and tomorrow

SSA.gov

SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
Insurance that workers earn by paying Social Security taxes on their wages.	Needs-based program where eligibility depends largely on limited income and resources.
Pays benefits to people who can no longer work due to a disability, regardless of their income and resources.	Pays people with a disability who are unable to work AND have limited income and resources; pays aged individuals 65 and older with limited income and resources.
Pays benefits for workers and adult children with a disability since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.

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 them from performing substantial gainful employment

Disability ($1,550/month) **Blind** ($2,590/month) – work that they did in the past, and it must prevent the person from adjusting to other work.

ssa.gov/disability

When should I apply for disability benefits?

- Apply as soon as you become disabled.
- Processing an application for disability benefits can take six to eight 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 **ssa.gov/disability**

Call 1-800-772-1213, 8 a.m. to 7 p.m. Monday through Friday, to make an appointment at your local office

What Happens Next?

- Your application will be reviewed to make sure you meet some basic requirements for disability benefits.
- We'll check whether you worked enough years to qualify and evaluate any current work activities.
- If you meet these requirements, we'll forward your case to the Disability Determination Services office in your state.

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.

How is a Disability Determination Made?

Five-step process:

1. Are you working?
2. Is your medical condition “severe” ?
3. Does your impairment(s) meet or medically equal a listing?
4. Can you do the work you did before?
5. Can you do any other type of work?

Compassionate Allowances (CAL)

- A way of quickly identifying diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information
- Allows Social Security to target the most obviously disabled individuals for allowances based on objective medical information that we can obtain quickly
- Is not a separate program from the Social Security Disability Insurance or Supplemental Security Income programs

ssa.gov/compassionateallowances

Wounded Warriors & Veterans

Wounded warriors and veterans with 100% Permanent & Total disability ratings from the VA may be able to get expedited medical decisions on SSDI and SSI applications.

ssa.gov/veterans

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.

Disagree With The Medical Decision?

If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.

ssa.gov/apply/appeal-decision-we-made

Social Security Disability Insurance (SSDI)

Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- have recent work and a certain number of work credits based on age

ssa.gov/disability

Rules for Recent Work Test

If you become disabled	You generally need
In or before the quarter you turn age 24	1.5 years of work during the three-year period ending with the quarter you become disabled.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you become disabled.
In the quarter you turn age 31 or later	Work during five years out of the 10-year period ending with the quarter your disability began.

SSDI: Benefits for the Family

Spouse

- At age 62
- At any age if caring for child who is under 16 or has a disability
- Divorced spouses may qualify

Child

- Not married under age 18 (under 19 if still in high school)
- Not married and has a disability that started before age 22

Supplemental Security Income (SSI)

Supplemental Security Income (SSI)

What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

ssa.gov/SSI

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.

Requirements for Getting SSI

- Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Where you live – must live in the U.S., or Northern Mariana Islands. If you're not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.

SSI Federal Payment Rates 2023

- Individual $914/month
- Couple $1,371/month

Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends

Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

Individual Limit: $2,000 / Couples Limit: $3,000

Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally $30/month maximum
- In a group care or board and care facility

Reporting Responsibilities Under SSI

What Things Must You Report To Social Security?

You must report any changes in your status because they may affect your eligibility for SSI and your benefit amount. If you work and get SSI, then you must report your earnings.

When Do You Need To Report?

Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

How Do I Report Wages?

Social Security offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You can also report your wages through your personal *my* Social Security account.

What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- change in citizenship or immigration status
- change in help with living expenses from friends or relatives
- eligibility for other benefits or payments
- admission to or discharge from an institution (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- leaving the U.S. for a full calendar month or for 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape

The Red Book

"A Guide to Work Incentives and Employment Supports"

- The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs include work incentives and employment support programs.
- The Red Book is a general reference tool designed to provide a working knowledge of work incentives and employment supports.
- Primarily for educators, advocates, rehabilitation professionals, and counselors who serve persons with disabilities.

ssa.gov/redbook; ssa.gov/work

Other Related Information

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.

An official website of the United States government Here's how you know

What should I do if I get a call claiming there's a problem with my Social Security number or account?

Social Security

Benefits Medicare Card & record Search SSA.gov Español | Sign in

Securing your **today** and **tomorrow**

Prepare

Check eligibility for benefits

Plan for retirement

Apply

Apply for benefits

Sign up for Medicare

After you apply

Check application or appeal status

Appeal application decision

Feedback

Manage benefits & information

Documents

Get benefit verification letter

Get tax form (1099/1042s)

Number & card

Replace card

Request number for the first time

Report stolen number

my Social Security

ssa.gov/myaccount

How to Open/Sign In to a *my* Social Security Account

1. Visit www.ssa.gov/myaccount
2. Select: “Sign In or Create an Account”
3. If you already have an account, select Sign In and enter:
   - Existing my Social Security username and password
   - Existing Login.gov or ID.me credentials
4. To create a new account, select Create an Account on this and the next screen. You will be directed to Login.gov for next steps.
5. After creating your Login.gov account, you will be directed back to our website where you will provide personal information so we can verify your identity.
6. Complete the registration process using the activation code we send you.

my Social Security **Services**

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number (Social Security beneficiaries only);
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only);
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

ssa.gov/myaccount/what.html

my Social Security **Services**

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your *Social Security Statement* to review:
  - Estimates of your future retirement, disability, and survivor benefits;
  - Your earnings, to verify the amounts that we posted are correct; and
  - The estimated Social Security and Medicare taxes you've paid.

ssa.gov/myaccount/what.html

Social Security Number and Card

Applying online is the fastest way to request a Social Security card. Just go to ssa.gov/number-card and answer a few questions to find out the best way to apply.

You can:

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, sex identification, date of birth).
- Request a Social Security number for the first time.

You may be able to apply completely online. In some cases, you will begin the process online and finish it in a local Social Security office or card center.

Representative Payee

- 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.
- Our *Representative Payee Portal,* accessible with a *my* Social Security account, lets individual representative payees conduct their own business or manage direct deposit, wage reporting, and annual reporting for their beneficiaries.

Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit SSA.gov for up-to-date information on our programs.

Q&A Session

Participation in this presentation does not constitute an endorsement by the Social Security Administration (SSA) or its employees of the organizations and information and products not provided by SSA.