



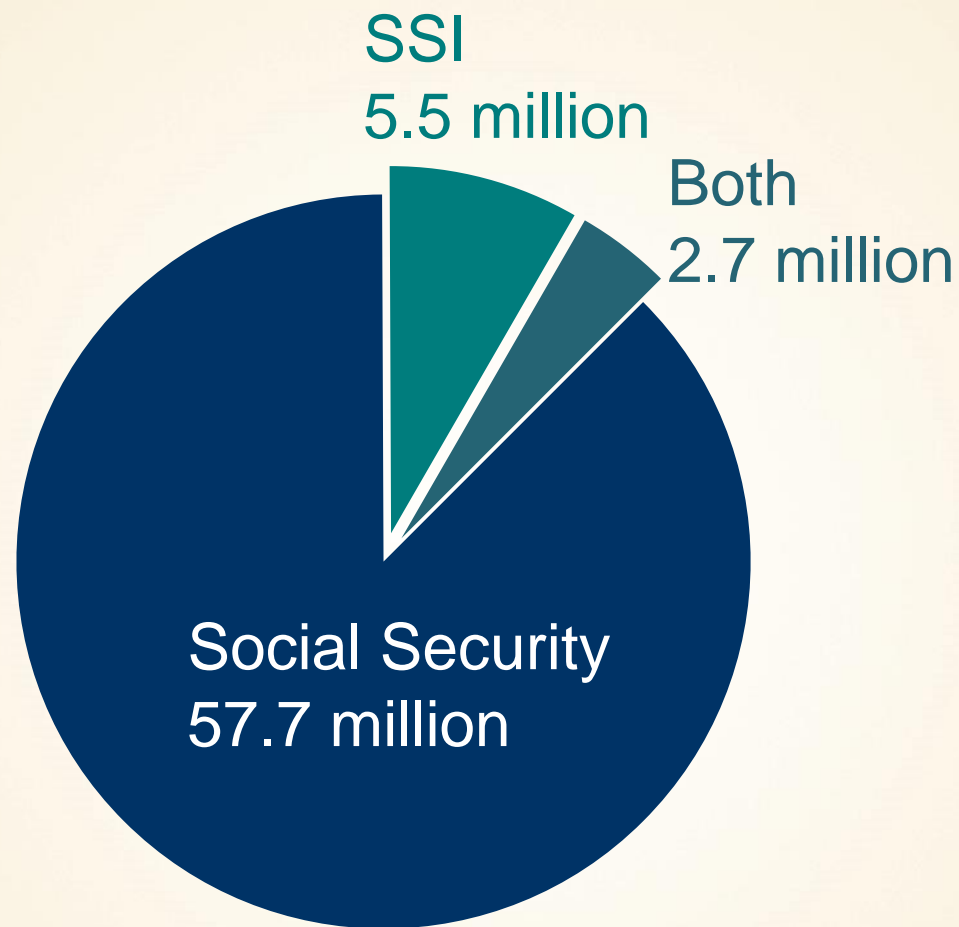
Social Security: With You Through Life's Journey...



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Social Security Beneficiaries



November 2016



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Social Security Disability Insurance (SSDI)

The SSDI program pays monthly benefits to you and to certain members of your family if:

- You have worked long enough, recently enough, and
- You have a medical condition that has prevented you from working – or is expected to prevent you from working – at a substantial level for at least 12 months, or your medical condition is expected to end in death.



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Supplemental Security Income (SSI)

Social Security administers the Supplemental Security Income program, which pays benefits to disabled adults and children who have limited income and resources.

SSI benefits also are payable to adults age 65 and older who do not have disabilities, if these individuals meet the financial limits.

People who have worked long enough, recently enough, may be able to receive Social Security benefits – such as disability or retirement – as well as SSI.



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Disability Evaluation Under Social Security

- Provides physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration
- Explains how each program works, and provides information to help health professionals make sound and prompt determinations and decisions on disability claims

socialsecurity.gov/disability/professionals/bluebook



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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.



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from the 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.
An insurance that workers earn by paying Social Security taxes on their wages.	A needs-based public assistance program that does not require a person to have work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources.
Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



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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.



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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



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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



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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



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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.



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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



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SSI & Homeless

Social Security defines “homeless” as:

A **transient** – an individual with no permanent living arrangement, i.e., no fixed place of residence. A transient is neither a member of a household nor a resident of an institution.

If you are homeless, you can receive your SSI benefits by:

- having them deposited into your personal bank account;
- having your benefits mailed to a third party;
- having a relative or other third party be assigned as your representative payee; or
- having your benefits directed to a Direct Express bank card.



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How to Apply for SSI (Adult)

You can begin the process and complete a large part of your application online!

You may be eligible to complete your application online if you:

- are between the ages of 18 and 65;
- have never been married;
- are a U.S. citizen;
- haven't applied for or received SSI benefits in the past; and
- are applying for Social Security Disability Insurance at the same time as your SSI claim.



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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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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.



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Advance Designation of Representative Payees

What is it?

- Effective March 2020, Advance Designation of Representative Payees allows you to designate in advance up to three individuals who could serve as a representative payee for you, should the need arise.

Who is it for?

- Adult and emancipated minor applicants and beneficiaries of Social Security or Supplemental Security Income, who do not have a representative payee



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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?



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Decisions

- 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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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 can file an appeal online and check the status with your personal *my* Social Security account.



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SSDI: Benefits for the Family

Spouse

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

Child

- Not married under age 18 (under 19 if still in high school)
- Not married and disabled before age 22



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Work Incentive Programs

Explains our work incentives, which are employment-support provisions intended to assist you in your efforts to become self-sufficient through work

Employment supports can help you find a job or start a business, protect your cash and medical benefits while you work, or help you save money to go to school.

socialsecurity.gov/redbook



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What's New in 2022?

- The Substantial Gainful Activity (SGA) amount for individuals with disabilities, other than blindness, increased from \$1,310 to \$1,350.
- The SGA amount for individuals who are blind increased from \$2,190 to \$2,260 for 2022.
- The monthly earnings amount that we use to determine if a month counts for the Trial Work Period month is \$970 per month in 2022.
- The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) is \$841 per month for an eligible individual and \$1,261 per month for an eligible couple.



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What's New in 2022?

- The amount of earnings that will have no effect on eligibility or benefits for SSI beneficiaries who are students is \$8,230 a year. The amount of earnings that we can exclude each month, until we have excluded the maximum for the year, is \$2,040 a month.
- The Part B Supplemental Medical Insurance monthly base premium is \$170.10.
- Increased the Medicaid While Working State Threshold Amounts for persons with disabilities.



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Income Related Work Expenses (IRWE)

Cost of certain disability-related items & services a person needs in order to work can be deducted from earnings in determining SGA for SSDI under “title II” & excluded from earned income in determining SSI monthly payment amount

IRWE Examples:

- Attendant care services performed in the work setting
- Transportation cost required because of disability, rather than lack of public transportation
- Medical devices such as (wheelchairs, pacemakers, respirators, braces)
- All impairment-related work assistive devices, services, or systems, including helper animals
- Regularly prescribed medical treatment or therapy necessary to control the disabling condition, even if control is not achieved



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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



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TRIAL WORK PERIOD

Allows SSDI beneficiary to work in nine calendar months (not necessarily consecutively) during which work will not be used to determine if disability has ceased

Continues until 9 months of “services” are accumulated within a rolling 60-month period. Work is considered to be services if more than \$940/month (2021 rate) is earned or more than 80 self-employed hours are worked in a month.



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EXTENDED PERIOD OF ELIGIBILITY (EPE)

- “EPE re-entitlement period” - consecutive period of 36 months after last month of trial work period (TWP)
- SSDI cash benefits are not paid if earnings are above SGA level except during “Grace Period”
- SSDI cash benefits will be reinstated for any month person does not work at SGA
- SSDI benefits can be reinstated during EPE without new application, new disability determination, or waiting period



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SSI EARNED INCOME EXCLUSION EXAMPLE

SSI Recipient Earns Wages \$385/Month

$\$385 - \20 (general income exclusion) = $\$365$

$\$365 - \65 (earned income exclusion) = $\$300$

$\$300 - \150 (1/2 remaining earnings) = $\$150$ countable earned income

$\$794$ (SSI rate living alone) - $\$150$ = $\$644$ SSI payment/month

Special SSI Payments - Section 1619(a)

Allows SSI recipients with disabilities to work above SGA level & continue to receive cash payments



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CONTINUATION OF HEALTH INSURANCE

Continued Medicaid Eligibility - Section 1619(b)

Allows SSI recipients who are blind or disabled to continue to be eligible for Medicaid when their earned income is only reason for termination of cash payment

SSDI Medicare Continuation - If a beneficiary performs SGA in the EPE, “Medicare coverage continues for at least 93 months after TWP is completed.

Hospital Insurance (Part A) is free; however, a premium is required for Supplemental Medical Insurance (SMI or Part B) unless premium is being paid by State



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Wage Reporting

Supplemental Security Income (SSI)

Telephone Wage Reporting

Individuals call a designated SSA telephone number to report wages

Mobile Wage Reporting

Download the free application to your Apple or Android Smartphone

Social Security Disability Insurance (SSDI)

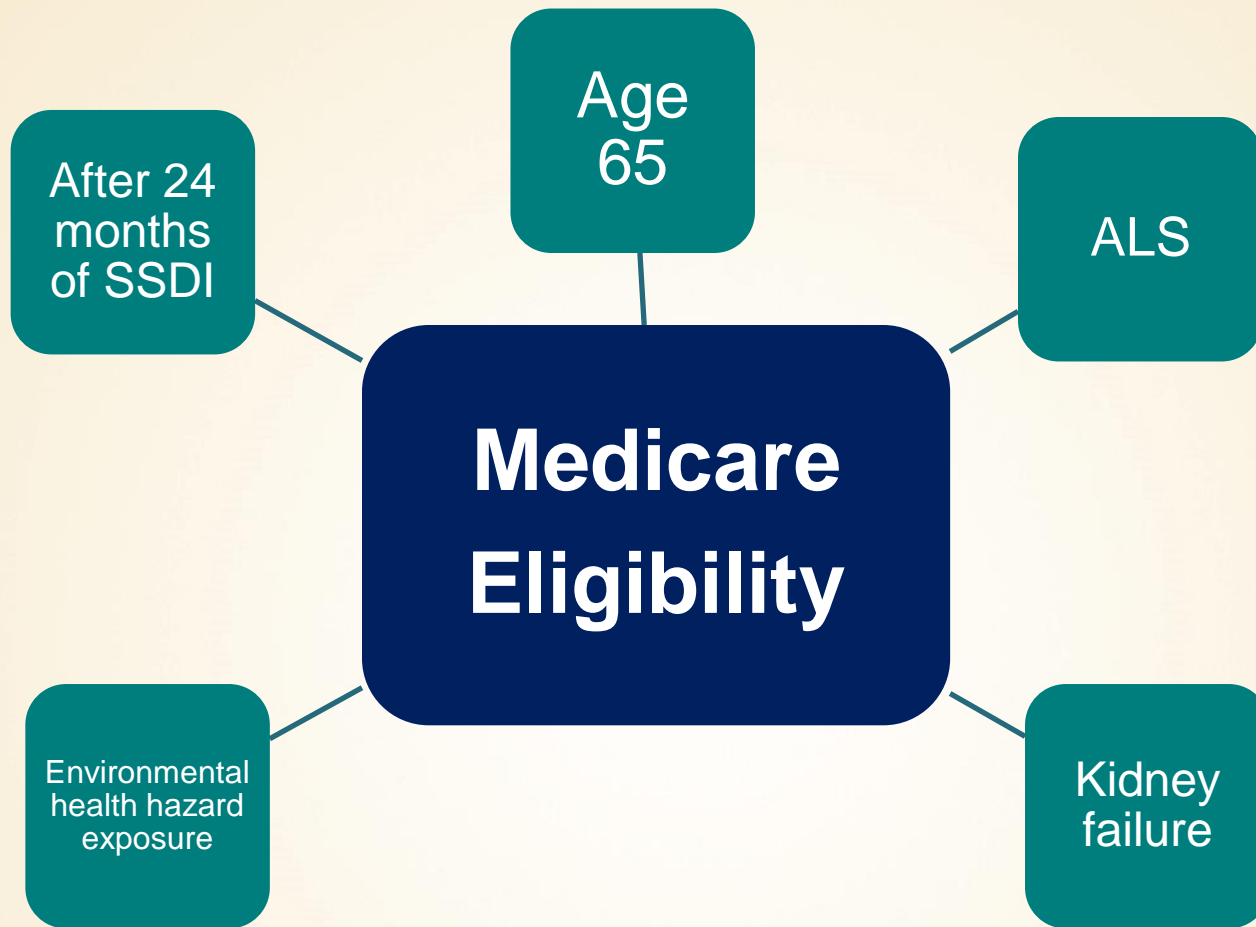
my Social Security is proud to welcome a new wage reporting application to its suite of services! Now, Social Security Disability Insurance (SSDI) beneficiaries and their representative payees can report wage information electronically. Beneficiaries can avoid visiting a field office to report their wages in person and they can print a receipt of their report.

***Must still contact an office to report when they've started working!**



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Extra Help Program

Medicare beneficiaries may qualify for Extra Help with their Medicare prescription drug plan costs.



Find out if you qualify at socialsecurity.gov/extrahelp



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Applying for Benefits

3 options available to apply:



Online



By phone 1-800-772-1213



Office

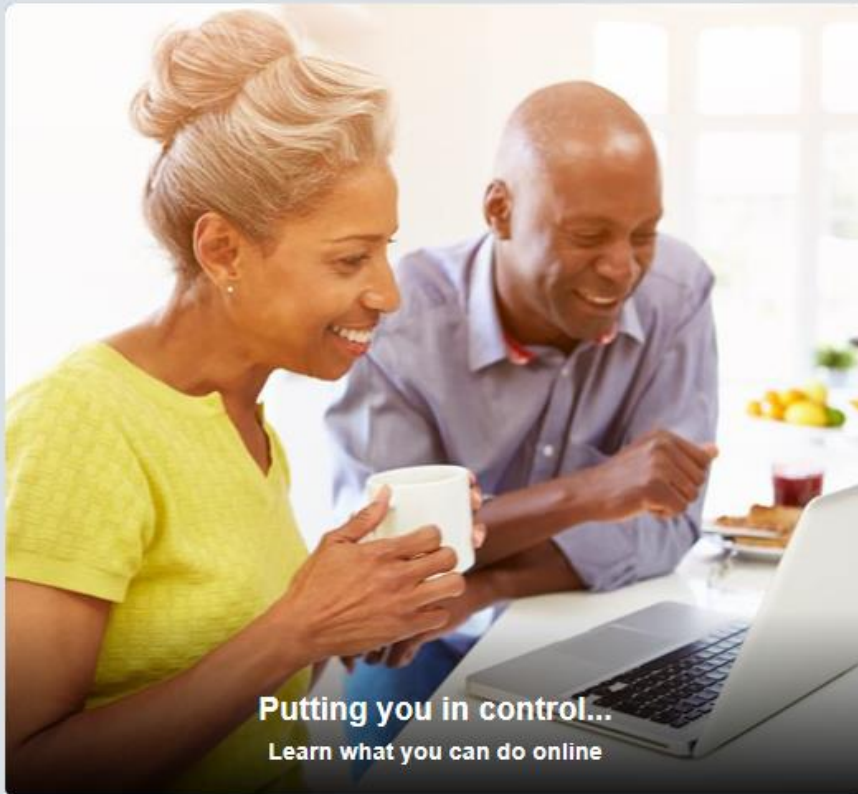
You choose the most convenient option for you!

Note: Child and survivor claims can only be done by phone (not online) at this time.



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Putting you in control...
Learn what you can do online



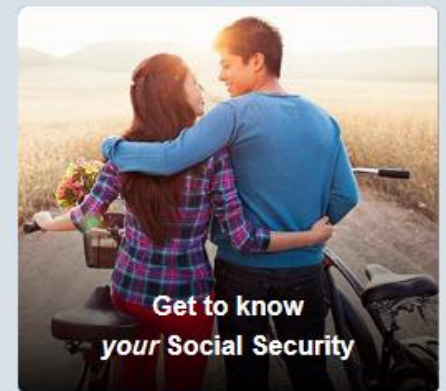
Retirement



Disability



Employers:
File W-2s online



Get to know
your Social Security



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.

Unauthorized Use of *my* Social Security

You **can** assist clients in creating an account if they:

- Are with you
- Have their own email address
- Can answer the “out of wallet” questions
- Have been appointed a payee

You **cannot** create an account on behalf of another person by using their identity, even with their written permission. This includes persons in which you:

- Have a business relationship
- For whom you are a representative payee, or
- For whom you are an appointed representative.



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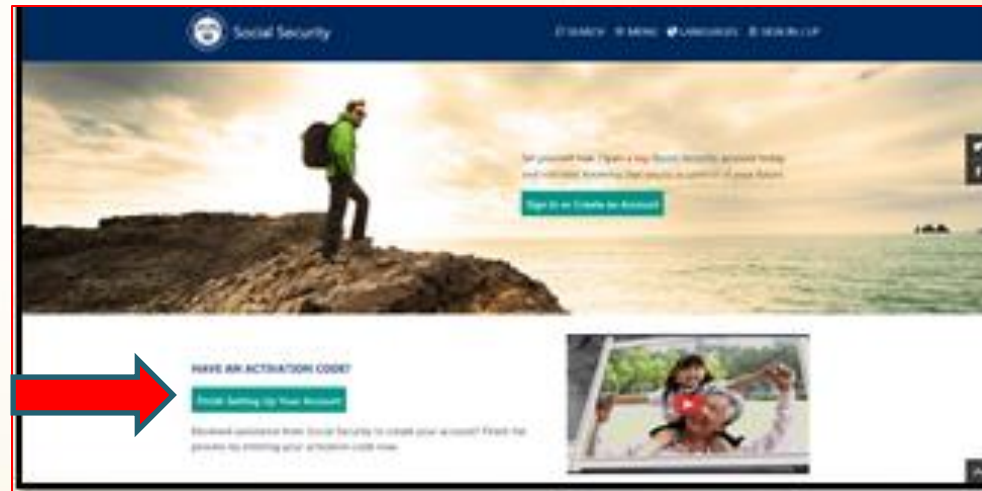
[SocialSecurity.gov](https://www.SocialSecurity.gov)

Trouble Creating a *my* Social Security Account?

You or your clients can visit their local field office to obtain a unique activation code if unable to create the account on your own.

To get the activation code, bring for of ID in one of the following forms (must be current):

- State Driver's License or ID
- U.S. passport or passport card
- U.S. military
- U.S. government employee



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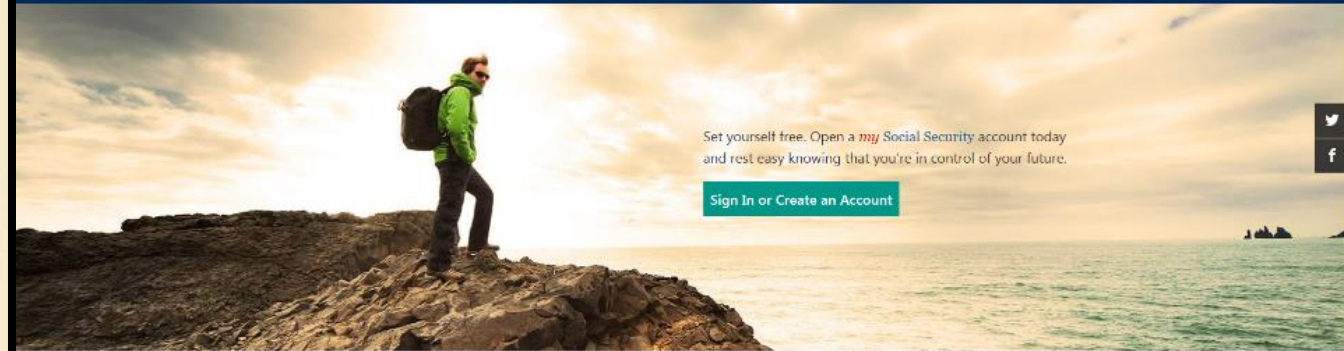
SocialSecurity.gov

my Social Security



Social Security

SEARCH MENU LANGUAGES SIGN IN / UP



Set yourself free. Open a *my* Social Security account today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)

HAVE AN ACTIVATION CODE?

[Finish Setting Up Your Account](#)

Received assistance from Social Security to create your account? Finish the process by entering your activation code now.



Social Security

SEARCH MENU LANGUAGES SIGN IN / UP

Set yourself free. Open a *my* Social Security account today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)

Posted June 10, 2017: **An Important Message for *my* Social Security Users: Please read this important notice about changes to your account.**

HAVE AN ACTIVATION CODE?

[Finish Setting Up Your Account](#)

socialsecurity.gov/myaccount



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my Social Security Services

If you receive benefits or have Medicare, you can:

- Request a replacement Social Security card if you meet certain requirements;
- 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;
- Start or change direct deposit of your benefit payment;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.



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my Social Security Services

If you do not receive benefits, you can:

- 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 once a year to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.



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Anti-Fraud

We take fraud seriously! If you suspect fraud, waste, or abuse, report it to SSA's Office of the Inspector General (OIG) by:

- Submitting a report online at oig.ssa.gov and using the e-8551 (Fraud Reporting Form);
- Calling the OIG Hotline at 1-800-269-0271 from 10:00 a.m. to 4:00 p.m. (EST) (TTY 1-866-501-2101 for the deaf or hard of hearing);
- Faxing your statement to 410-597-0118; or
- Mailing your statement to Social Security Fraud Hotline, P.O. Box 17785, Baltimore, MD 21235

www.socialsecurity.gov/antifraudfacts



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We're With You Through Life's Journey



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Q&A session



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