



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



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Produced at U.S. taxpayer expense



# We're With You Through Life's Journey



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# We're With You From Day One



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# Most Popular Baby Names

A fun by-product of assigning Social Security numbers at birth is that we know the most popular baby names, which we announce each year.

Visit our website to find the top baby names for the last **100 years.**

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



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# We're With You If The Unexpected Happens



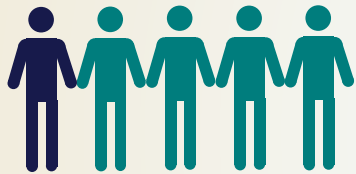
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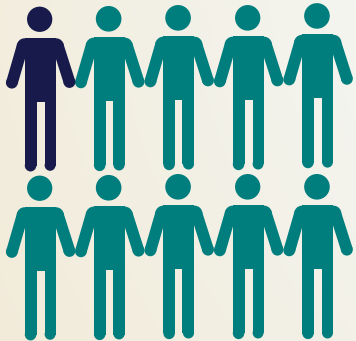
# Disability Benefit Statistics



As of December 2017, Social Security paid an average monthly **disability benefit of \$1,059.63**. That's barely enough to keep a beneficiary above the poverty level (\$12,140 annually).



According to the U.S. Census Bureau, **56.7 million** people living in the United States - 19% of the population - live with a **disability**.



**38.3 million** people - 13% of the population - live with a **severe disability**.



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# Social Security Disability Insurance (SSDI)

## What is it?

SSDI is a program to provide income supplements to people who are no longer able to work because of a significant disability.

## Who is it for?

People who are no longer able to perform substantial work activity may qualify if they:

- have a medical condition that's expected to last at least one year or result in death,
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit,
- are blind and at least age 55 for certain individuals, and have earned a certain number of work credits.



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# Supplemental Security Income (SSI)

## What is it?

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



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# SSDI vs. SSI

<b>Social Security Disability Insurance</b>	<b>Supplemental Security Income</b>
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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# 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 – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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# Requirements for Getting Disability Benefits

To be eligible for disability benefits, you must meet two different earnings tests:

- a recent work test, and
- a duration of work test.

Note: Certain blind workers have to meet only the duration of work test.



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# Rules for Duration of Work Test

If you become disabled	Then you generally need
Before age 28	1.5 years of work
Age 30	2 years
Age 34	3 years
Age 38	4 years
Age 42	5 years
Age 46	6 years
Age 48	6.5 years
Age 50	7 years
Age 52	7.5 years

**NOTE:** *This table doesn't cover all situations.*



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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

[socialsecurity.gov/compassionateallowances](https://socialsecurity.gov/compassionateallowances)



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# 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.



[socialsecurity.gov/veterans](https://socialsecurity.gov/veterans)



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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.



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# How do I apply for disability benefits?



Online at [\*\*www.socialsecurity.gov/disability\*\*](https://www.socialsecurity.gov/disability)



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



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# SSDI: 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.



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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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# 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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## 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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# 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: 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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# You need to tell Social Security if...

- you have an outstanding warrant for your arrest
- you are convicted of a crime
- you violate a condition of parole or probation



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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 have the right to file an appeal within 60 days of the date on your decision notice.



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# 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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# 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 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.



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# 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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# SSI Requirements for Children (continued)

- Disabled children living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the disabled child and parent(s) living in the household are assessed.

## Children's income examples:

- Child support
- Social Security auxiliary benefits
- Gifts



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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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# SSI and Age 18 Foster Children

A disabled youth transitioning out of foster care may file an SSI application if he or she:

- lives in a foster care situation;
- alleges blindness or disability;
- appears likely to meet all of the non-medical eligibility requirements when foster care payments terminate;
- expects foster care payments to cease within 180 days of the application filing date; or
- is within 180 days of losing foster care eligibility because of age.



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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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# 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](http://www.socialsecurity.gov/childdisabilityreport).



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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

- 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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# Disability Programs

## Title II

**SSDI**  
**Social**  
**Security**  
**Disability**  
**Insurance**

*Medicare*

## Title XVI

**SSI**  
**Supplemental**  
**Security**  
**Income**

*Medicaid*



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# What are Work Incentives?

- Employment support provisions that assist beneficiaries in moving from benefit dependency to independence
- Designed to help beneficiaries enter, re-enter, or stay in the workforce by protecting their eligibility for cash payments and/or health care



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# Understanding the Basics

## Contents

- Disability Programs
- How We Define Disability
- Substantial Gainful Activity (SGA)



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# Disability Defined

To meet our definition of disability, you must be unable to engage in any substantial gainful activity (SGA) because of a medically-determined physical or mental impairment(s):

- that has lasted or is expected to last for a continuous period of at least 12 months, or
- that is expected to result in death.

**Note:** There is a separate definition of disability for children (under age 18) who are applying for the Supplemental Security Income (SSI) program. A disabled child also qualifies for the SSI employment supports.



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# Substantial Gainful Activity

- “Substantial gainful activity” (SGA) is a term used to describe a level of work activity and earnings. We generally use earnings guidelines to evaluate whether your work activity is SGA.
- If the impairment is anything other than blindness, earnings in 2018 averaging over \$1,180 a month generally demonstrate SGA.
- The SGA amount in 2018 for blind individuals is \$1,970.
- SSI only uses SGA as a measure of work during initial claims.
- SSDI uses SGA throughout the life of the claim.



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# SSDI Only Employment Supports

## Contents

- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Continuation of Medicare Coverage
- Medicare for Persons with Disabilities Who Work



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# Trial Work Period (TWP)

- Allows SSDI beneficiaries time to test their ability to work
- 9 Months, not necessarily consecutive
- “Rolling” 60 month period
- Full SSDI benefit continues regardless of earnings
- Months with \$850 in gross earnings (2018) or more than 80 hours of self employment are considered TWP months.
- Cannot begin before the month of entitlement or the month of filing, whichever is later



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# Extended Period of Eligibility (EPE)

- The EPE begins the month after the Trial Work Period (TWP) ends, even if you are not working that month.
- The first 36 months of the EPE is the re-entitlement period.
- During the re-entitlement period:
  - if work or monthly earnings are below SGA, benefits are payable;
  - if work or monthly earnings are above SGA, benefits are suspended.
- EPE ends with the later of:
  - the month before the first month of SGA earnings after the re-entitlement period, or
  - the second month after the month of disability cessation due to SGA.



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# Extended Period of Eligibility (EPE)

## Cessation Month and Grace Period:

- Cessation Month - the first month work or monthly earnings exceed SGA after the end of the EPE
  - Grace Period - the two months immediately following the cessation month
- > NOTE: Benefits are paid for the cessation month and the grace period, whether or not the beneficiary is earning over SGA.



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# Expedited Reinstatement (EXR)

## What is EXR?

EXR is your safety net if your cash benefits end because of your work. If you make less money or you have to stop working because of your disability, we may be able to restart your benefits right away if:

- you stop working above the SGA level, and
- your disability is the same as or related to your current disability, and
- you make your request within 5 years of when your benefits end.

## How does EXR help you?

- The EXR provision allows you to receive up to 6 months of temporary cash benefits while we conduct a medical review to decide if we can reinstate your benefits. You may also be eligible for Medicare and/or Medicaid during this provisional benefit period.



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# Continuation of Medicare Coverage

- Although cash benefits may cease due to work, continued health insurance is possible.
- Most beneficiaries who work will continue to receive at least 93 consecutive months of Part A; Part B (if enrolled); and Part D (if enrolled). There is no premium for Part A.
- The 93 months start the month after the last month of the TWP.
- To qualify, beneficiary must already have Medicare and be working at SGA level but not medically improved.



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# SSI Only Employment Supports

## Contents

- Earned Income Exclusion
- Student Earned Income Exclusion (SEIE)
- Medicaid While Working - Section 1619(b)



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# Earned Income Exclusion

- SSA does not count the first \$65 of the earnings received in a month, plus one-half of the remaining earnings. This means we count less than one-half of earnings when we figure the SSI payment amount.
- We apply this exclusion in addition to the \$20 general income exclusion.
- We apply the \$20 general income exclusion first to any unearned income received.



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# Student Earned Income Exclusion (SEIE)

If you are under age 22 and **regularly attending school**, we do not count up to \$1,820 of your earned income per month when we figure the SSI payment amount. The maximum yearly exclusion for 2018 is \$7,350.

## “Regularly Attending School” means:

- in a college or university for at least 8 hours a week, or
- in grades 7-12 for at least 12 hours a week, or
- in a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or
- for less time than indicated above for reasons beyond the student’s control, such as illness, or
- home schooling, if instructed in grades 7-12 for at least 12 hours a week.



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# Medicaid While Working – Section 1619(b)

## How does it work?

- Your eligibility for SSI will continue for as long as you meet the basic eligibility requirements and the income and resource tests.
- We will continue to figure your SSI payment amount in the same way as before.
- If your state provides Medicaid to persons on SSI, you will continue to be eligible for Medicaid. Each state has a Medicaid threshold.

## Do you need to apply?

You do not need to file a special application; just keep us up to date on your work activity.



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# Ticket to Work (TTW)

- TTW is an innovative program for persons with disabilities who want to work and participate in planning their employment.
- It increases your available choices when obtaining employment services, vocational rehabilitation (VR) services, and other support services you may need to get or keep a job.
- It is a free and voluntary service.
- You can use the Ticket if you choose, but there is no penalty for not using it.



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# Ticket to Work (TTW)

For more information on the TTW Program, including a list of approved Employment Networks (ENs), call:

**1-866-YOURTICKET (1-866-968-7842)**

OR

**TTY 1-866-833-2967**

**between 8 a.m. to 8 p.m. Eastern time Monday through Friday.**

**[socialsecurity.gov/work](https://socialsecurity.gov/work)**



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# Wage Reporting

For SSDI and SSI recipients, you can report wages through:

- your personal *my* Social Security account;
- visiting/calling a field office;
- mailing/faxing the information; or
- calling the TeleService Center.

**Note:** SSI recipients can also report wages via the mobile wage reporting application and the telephone wage reporting service.



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Costs](#)

[What Medicare  
Covers](#)

[Drug Coverage  
\(Part D\)](#)

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Other Insurance](#)

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Appeals](#)

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Health](#)

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Resources](#)

## Is my test, item, or service covered?

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with Medicare](#)



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issue?](#)

[Information for my situation](#)



[Find someone to talk to](#)



1-800-MEDICARE or Medicare.gov

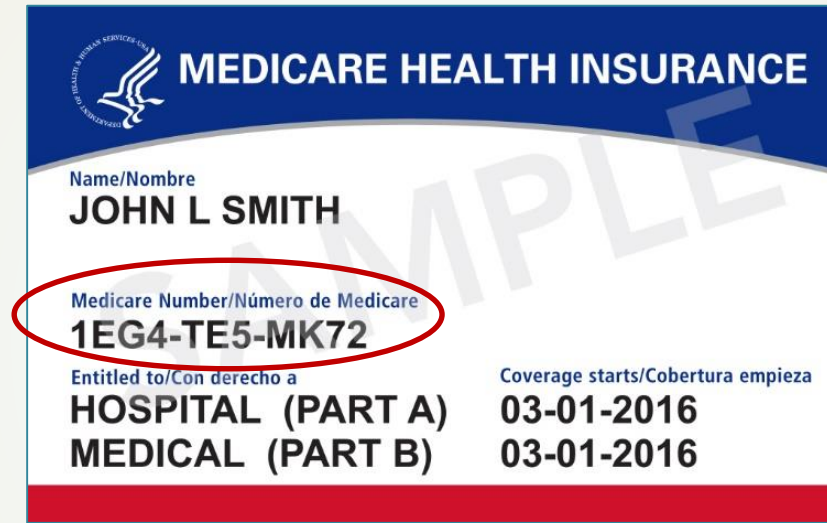


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# Medicare Card



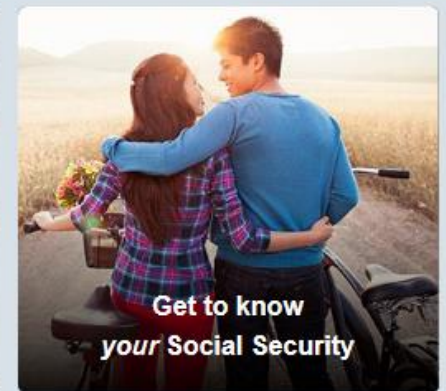
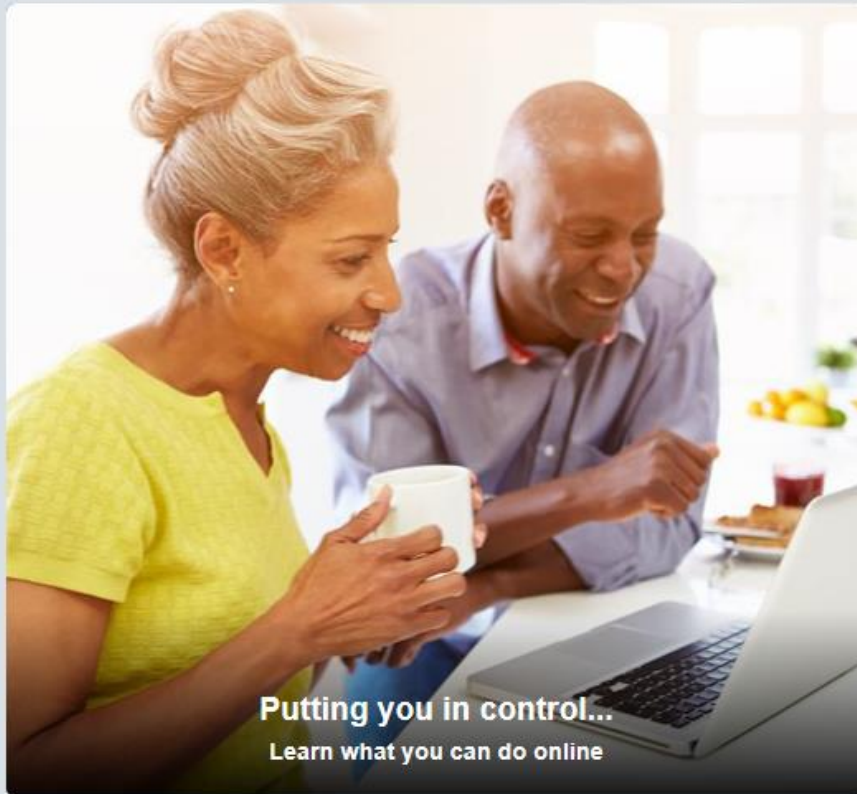
Your new card will have a new Medicare Number that's unique to you, instead of your Social Security number. This will help to protect your identity.



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## 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

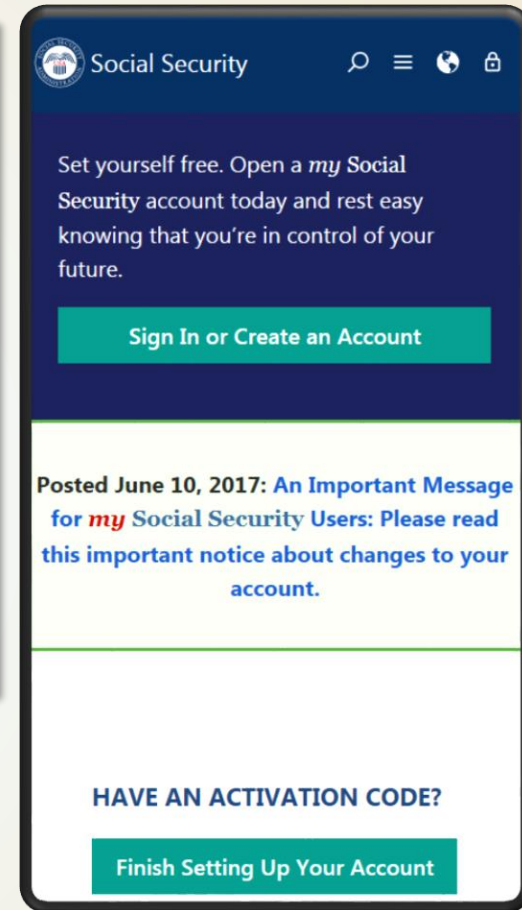
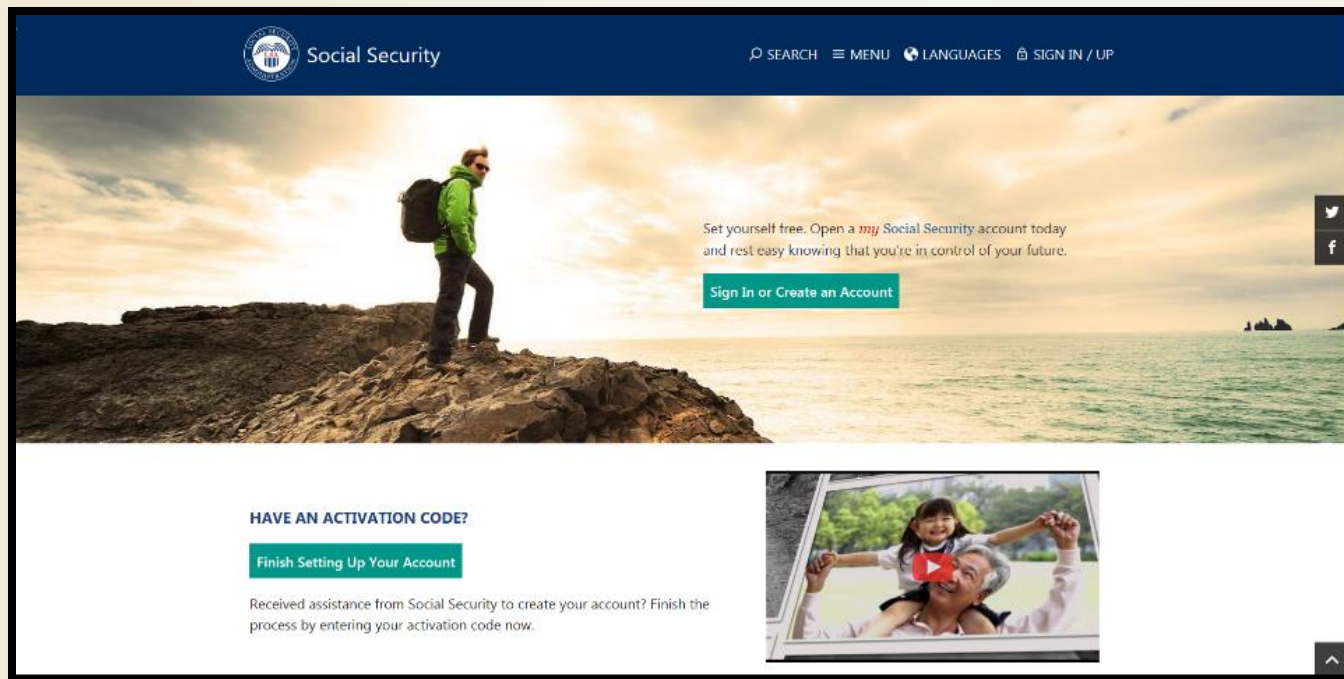
Calculate your benefits based on your actual Social Security earnings record.



## FAQs

Get answers to frequently asked questions about Social Security.

# my Social Security



[socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount)



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



# *my* Social Security Services

If you receive benefits or have Medicare, you can:

- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance 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;
- 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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# We're With You Through Life's Journey



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# Q&A session



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