

SOCIAL SECURITY & BENEFITS PLANNING - AN OVERVIEW



SNOHOMISH COUNTY DEVELOPMENTAL DISABILITIES

SOCIAL SECURITY AND BENEFITS PLANNING

- Why is This Important
- Why Apply
- Possible Benefits
- When to Apply
- How to Apply
- Overview of the Disability Benefits
 - SSI
 - SSDI
 - SSDAC
- How Working Impacts Benefits
- Student Earned Income Exclusion
- Things to Know
- Additional Resources
- How You Can Help



WHY IS THIS IMPORTANT TO KNOW AND (SORTA) UNDERSTAND?

- Benefits May Be a Gateway to Services
- Individuals and Families Work Hard to Get Benefits in Place
- Heavy Reliance on Benefits
- Benefits May Change with Income
- Benefits May Be an Excuse or Barrier
- Look for Work Incentive Opportunities
- Good to Know Where You are at with Benefits



WHY APPLY?



- Financial assistance with basic living allowance (food and shelter)
- Can help an individual move toward independence
- Medical – Medicare and/or Medicaid
- Having Medicaid can make you eligible for Medicaid Personal Care with the State, providing in home care to help with personal care tasks, providing in home care in most living situations
- Medicaid can reimburse premiums/co-pays paid through private insurance
- Medicaid can pay for Medicare premiums
- Medicare can help with hospital bills, doctor's visits, and prescription drug costs
- SSA work incentives can be available to support employment goals and expenses



POSSIBLE SOCIAL SECURITY DISABILITY BENEFITS



- SSI (Supplemental Security Income)
 - Based on individual having low income and low resources
- SSDI (Social Security Disability Insurance)
 - Based on individual's work history and "paying into the system" to establish insured status
- SSDAC (Social Security Disabled Adult Child)
 - Based on a parent being retired, disabled or deceased with insured status



WHEN TO APPLY

- Before age 18
 - SSI will look at parent's income and resources, but may qualify if low income
- Age 18 and over
 - SSI will look at the individual with their own income and resources
 - Can apply anytime within the month the individual turns 18
- For SSDI and SSDAC
 - Apply anytime if parents are collecting SSA retirement or disability benefits, or are deceased
 - Or if you have a work history



HOW TO APPLY FOR SSA DISABILITY BENEFITS

Go to www.ssa.gov

- **Collect information before you apply**

- Search for the “Child Disability Starter Kit” (Adult Starter Kit also available)
- These are forms and checklists to gather information before you begin

- **Open a “My Social Security” Account**

- Create an Account

- **Apply**

1. Click on the “Disability” Picture
2. Click on the blue bar, “Apply for Disability”

OR

1. Scroll to the bottom of www.ssa.gov to the far left, titled “Benefits” and click on SSI
2. Click on the blue bar, “Apply Online for SSI and Disability Benefits”



HOW TO APPLY FOR SSA DISABILITY BENEFITS

Or call 1-800-772-1213

If you do not have access to the Internet, call 1-800-772-1213 to set an appointment at the local Social Security office near you or to request a paper application.

Or call your local office:

<https://secure.ssa.gov/ICON/main.jsp>



OVERVIEW OF BENEFITS

- Meeting the Definition of Disability
 - A physical and/or mental impairment
 - The individual cannot work at a substantial level because of their disability
 - The disability is expected to last at least one year or result in death
- Two disability programs, three ways to receive a Social Security disability benefit
- Medicaid and Medicare – linked to federal and state benefits
- Work Incentives
- Social Security needs to know...



SSA DISABILITY BENEFITS

TWO PROGRAMS...THREE BENEFITS

Title XVI (16) Program **Needs Based Program**

- SSI

Supplemental Security Income

Title II (2) Program **Entitlement Programs**

- SSDI

Social Security
Disability Insurance

- SSDAC

Social Security
Disabled Adult Child



SSI – SUPPLEMENTAL SECURITY INCOME

(FULL AMOUNT FOR 2021 = \$794)

Eligibility

- Limited income
- Resources less than \$2,000
- Meet SSA's definition of disability, blind, and/or 65+ years old

The Basics

- Needs based program
- \$ amount goes up and down based on wages
- Work incentives
- Looking at wages AND resources
- \$2,000 resource limit
- Medicaid
- Can earn a lot of money and still be in SSI and get Medicaid
- Cannot say no to entitlement programs



SSI – INCOME VS RESOURCES*

Income: Anything a person receives that can be used for food, clothing or shelter

Unearned Income

- Social Security Benefits
- In Kind Support & Maintenance
- Child Support Payments
- Rent
- Unemployment

Earned Income

- Wages
- Net earnings from self-employment

Resource: Anything a person owns

Counted Resources

- Cash
- Checking & Savings Accounts
- Stocks, Bonds, CDs
- Anything that can be liquidated, even with a fee

Not Counted Resources

- House & land it's on
- Personal & Household goods
- One car, usually
- Retroactive SS Payments, not counted for 9 months
- Life Insurance, up to \$1,500
- Burial Funds, up to \$1,500



SSDI - SOCIAL SECURITY DISABILITY INCOME

Eligibility

- Work history
- Earned credits
- Insured status
- Meet SSA's definition of disability

The Basics

- Entitlement program
- Only looking at earnings
- SGA is considered
- All or nothing \$ benefit
- Work incentives
- No resource limit
- Medicare



SSDAC - SOCIAL SECURITY DISABLED ADULT CHILD

Eligibility

- Parent's work history, earned credits, and insured status
- Parent is retired, disabled or deceased
- Parent's active account
- Child disabled before 22
- Meet SSA's definition of disability

The Basics

- Entitlement program
- Only looking at earnings
- SGA is considered
- All or nothing \$ benefit
- Work incentives
- No resource limit
- Medicare



HOW WORKING IMPACTS BENEFITS

SSI

- Earned Income (wages)
 - Subtract \$20 then
 - Subtract \$65 then
 - Divide by 2 and
 - Subtract this amount from SSI amount = new SSI cash benefit
- Unearned Income (SSDI, DAC, child support, unemployment, etc.)
 - If there is no earned income to include, after the first \$20, SSI is reduced dollar for dollar

SSDI and DAC

- Trial Work Period (TWP)
 - Make as much as you want!
- Extended Period of Eligibility (EPE)
 - Watching wages, Medicare is OK
- Substantial Gainful Activity (SGA)
 - TWP is over
 - If over SGA, may lose cash benefit
 - This could happen in EPE
 - Explore work incentives



STUDENT EARNED INCOME EXCLUSION

- For SSI beneficiaries only
- Must be under the age of 22
- Must be a student
- Must be working
- Monthly deduction amount of \$1,930 (for 2021)
- Annual deduction amount of \$7,770 (for 2021)
- This is a great work incentive to keep students in school!



THINGS TO KNOW

- Benefits May Be a Gateway to Services
- Individuals and Families Work Hard to Get Benefits in Place
- Appeal within 60 days if denied!
- Heavy Reliance on Benefits
- Benefits May Change with Income
- Benefits May Be an Excuse or Barrier
- Look for Work Incentive Opportunities
- Good to Know Where You are at with Benefits



MORE THINGS TO KNOW

- IEPs are important to Social Security
- School documents can be useful
 - Letters from the school on school letterhead
 - IEPs, current and past
 - Transcripts
 - Reports and assessments from School Psychologists
- Information about being in the community
 - Job information
 - Community Based Assessments (CBAs)



AND MORE THINGS TO KNOW...

- Charge Room and Board or Rent
- Representative Payee
- Don't Mingle Funds
- Food Assistance/Food Stamps
- Appealing Decisions
- Where is Correspondence Coming From?
- Establish Your SSA Contact
- Get Organized!
- New SSA Amounts for the New Year



ADDITIONAL RESOURCES

- Understanding the Bigger Picture
- Premium Payment Program
- Trusts and ABLE accounts
- Basic Food Assistance
- www.washingtonconnection.org
 - ✓ Do you qualify?
 - ✓ Apply for services
- How to Apply for SSI
- Myth Busters
- SSI – Things to Know When You Are Working
- Reporting a Job and Wages to Social Security
- www.ssa.gov
 - ✓ Publications
 - ✓ Forms



HOW YOU CAN HELP

- **Be Informed**
- **Know the Basics**
- **Look for Signs**
- **Seek Out Information**
- **Make Referrals or Get a Referral**
- **Stay Knowledgeable**





ANY QUESTIONS?

THANK YOU!

