Social Security Administration

Disability Programs
Types of Disability Programs

- Social Security benefits for workers
- Social Security benefits for adults disabled since childhood
- Supplemental Security Income (SSI) for children and adults
Social Security Disability Insurance

- To qualify, the disabled person must have a recent work history

- Special rules apply to younger persons who need less work to qualify
The amount of work you need depends on your age at the time disability starts

- **Before age 24**
  - 1-1/2 years of work in a three-year period before becoming disabled

- **Age 24-31**
  - work during half the time between age 21 and the time the disability began

- **Age 31 or older**
  - work during five out of the 10 years before the disability began
Work Credits

When you work and pay Social Security taxes, you earn up to a maximum of 4 work credits each year.

The work credits are based on the total amount of your wages or self-employment income during the year.

The amount of earnings needed to earn a work credit changes each year. Review our leaflet, *How You Earn Credits* (Publication No. 05-10072) for more information.
Benefits are calculated based on your entire work history.

If your Social Security benefit amount is lower than the full SSI payment, you may be eligible to receive both Social Security and SSI.
Disability for an Adult (Age 18 and older)
Both Social Security and SSI

- Must have a physical or mental impairment (or combination of conditions)
- Inability to perform substantial work activity
- Disability must be expected to last 12 consecutive months or result in death
- We consider age, education and past work activity
Benefits for Family Members

Certain members of your family may be eligible for Social Security benefits

- Your spouse, if he or she is 62 or older
- Your spouse, at any age if he or she is caring for a child of yours who is younger than age 16 or disabled
- Your unmarried child, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be under age 18 or under age 19 if in elementary or secondary school full time
- Your unmarried child, age 18 or older, if he or she has a disability that started before age 22. (The child’s disability also must meet the definition of disability for adults)
- A divorced spouse if he or she was married to you for at least 10 years, is not currently married and is at least age 62

**NOTE:** The money paid to a divorced spouse does not reduce your benefit or any benefits due to your current spouse or children
Social Security Benefits for Adults Disabled Since Childhood

Benefits can be paid on the record of a disabled, retired or deceased parent to an unmarried child of any age if the child became disabled before the age of 22.
Medicare Coverage

- You will automatically be enrolled in Medicare after being entitled to disability benefits for 24 months.
- We will send you information about Medicare several months before your coverage starts.

**NOTE:** People who have permanent kidney failure requiring dialysis or a transplant or have amyotrophic lateral sclerosis (Lou Gehrig’s disease) may qualify for Medicare almost immediately.
Supplemental Security Income (SSI)

Who Can Get SSI?

People with limited income and resources who are:

• blind, at any age; or
• disabled, at any age; or
• age 65 or older
SSI Benefits for Adults

- **Resource limits**
  - $2,000 for individual
  - $3,000 for couple

- **We count**
  - bank accounts (CDs, IRAs)
  - second car
  - stocks and bonds, 401Ks
  - liquid assets
  - property other than where you live
SSI Benefits for Adults

- We don’t count as resources
  - home in which you live
  - first car
  - burial plots
  - some resources set aside for burial
Supplemental Security Income (SSI) pays benefits to disabled children living in households with limited income and resources.

For eligibility, we look at the income and assets of parent(s) living in the household and those of the child who is disabled.
SSI Benefits for Children

- Resource limits
  - $4,000 if living with 1 parent
  - $5,000 if living with 2 parents
  - $2,000 if living with other than parents

- We count
  - bank accounts (including CDs & IRAs)
  - second car
  - stocks and bonds, 401Ks
  - liquid assets
  - property other than where you live
SSI Benefits for Children

- We don’t count as resources
  - home in which family lives
  - first car
  - burial plots
  - some resources set aside for burial
Determining Disability for Children Under Age 18

- Must have a physical or mental impairment (or combination) that results in marked and severe limitation in functioning
- Condition must be expected to last at least 12 months or result in death
When the Child Reaches Age 18

- 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.
- We make a new disability determination using the adult rules.
Medicaid

- People who qualify for SSI also qualify for Medicaid
- Your local medical assistance office will contact you for additional information the agency needs for qualification
How to Apply for Social Security Disability Benefits – Adults (Age 18 and older)

To apply online, go to www.socialsecurity.gov/applyfordisability.

You can also apply:

- By phone – Call us at 1-800-772-1213 (TTY 1-800-325-0778) from 7 a.m. to 7 p.m., Monday through Friday.
- In person – Call your local Social Security office to make an appointment.
We do not have an SSI application online. To apply for SSI benefits for an adult with a disability:

- Schedule an appointment by calling 1-800-772-1213 (TTY 1-800-325-0778) from 7 a.m. to 7 p.m., Monday through Friday or contacting your local Social Security office; or
- Fill out the online Disability Application at www.socialsecurity.gov/applyfordisability to get the process started. A Social Security representative will contact you for additional information.
If you would like to apply for benefits for a child with a disability:

- 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.
What Happens Next

- Social Security will forward your application to the state Disability Determination Services (DDS) agency
- The DDS will contact your medical providers to obtain your medical records
- The DDS may ask you to provide additional information about how your condition affects your daily activities
And Then What?

- If adequate information is available in existing records, along with your statements, the DDS will make a decision.

- The DDS may ask you to have a special examination at our expense if more information is needed about your disabling condition.
If Your Claim Is Allowed

We will send you an award notice that explains:

- When your benefits start and your monthly benefit amount
- Information you need to report to us
  (Examples: work activity, medical improvement)
- When your case will be reviewed
- What to do if you have any questions
If Your Claim Is Denied

- You will get a letter explaining our decision
- You may appeal the decision within 60 days after you receive our notice
- You will need to update information that has changed
Internet Appeals

If your application was denied for medical reasons, you can request an appeal of the decision on the Internet.
How to Request an Appeal Online

Go to www.socialsecurity.gov/disability/appeal

Complete and submit these forms online:

- The appeal form mentioned in the decision letter you received
- An Appeal Disability Report (Form i3441)

You also will need to print, sign and mail us a new Authorization to Disclose Information (Form SSA-827).
**my Social Security**

Your Online Account ... Your Control

www.socialsecurity.gov/myaccount

**my Social Security** is an easy-to-access, easy-to-use portal to view and update some of your own Social Security information.
Who Can Create a *my* Social Security Account?

You must be at least 18 years old and have:

- A valid E-mail address;
- A Social Security number; and
- A U.S. mailing address.
If you don’t get benefits, you can—

- View, save, and print your online Social Security Statement.

If you do get benefits you can—

- Get your benefit verification letter;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number; and
- Start or change your direct deposit.
Your Online Social Security Statement Provides

- Estimates of the retirement and disability benefits you may receive;
- Estimates of benefits your family may get when you receive Social Security or die;
- A list of your lifetime earnings according to Social Security’s records;
- The estimated Social Security and Medicare taxes you’ve paid;
- Information about qualifying and signing up for Medicare; and
- A printable version of your Social Security Statement.
Step 1
Visit www.socialsecurity.gov/myaccount and select: my Social Security

Step 2
Select “Create An Account.”
Getting Started
How to create a my Social Security account

**Step 3**
Provide some personal information to verify your identity.

**Step 4**
Choose a username and password to create your account.
Remember the fastest way to verify Social Security and SSI benefits—

*my* Social Security provides an online benefit verification letter immediately

Visit: [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)
To Learn More About Social Security

Call, visit or go online to find any of these pamphlets

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Tribal Outreach

Kimberly Yellow Robe
San Francisco Region
American Indian Public Affairs Specialist
(866)964-1941 ext. 14050
Kimberly.Yellow.Robe@ssa.gov