

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

Work Requirements

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.



Amount of Benefit

- 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

Prevent identity theft—protect your Social Security number

Your Social Security Statement

Prepared especially for Wanda Worker

WANDA WORKER
456 ANYWHERE AVENUE
MAINTOWN, USA 11111-1111

See inside for your pay stub

Your Estimated Benefits

You have earned enough credits to qualify for benefits. At your current earnings rate, if you stop working and start receiving benefits, your payment would be about:

- *Retirement: \$ 1,018 a month
- *Disability: \$ 1,476 a month
- *Family: \$ 1,840 a month
- *Survivors: \$ 1,350 a month

Your Earnings Record

Year	Your Total Social Security Earnings	Your Total Medicare Earnings
1983	560	1,308
1984	1,308	2,312
1985	2,312	3,756
1986	3,756	5,241
1987	5,241	6,735
1988	6,735	8,229
1989	8,229	9,723
1990	9,723	11,217
1991	11,217	12,711
1992	12,711	14,205
1993	14,205	15,699
1994	15,699	17,193
1995	17,193	18,687
1996	18,687	20,181
1997	20,181	21,675
1998	21,675	23,169
1999	23,169	24,663
2000	24,663	26,157
2001	26,157	27,651
2002	27,651	29,145
2003	29,145	30,639
2004	30,639	32,133
2005	32,133	33,627
2006	33,627	35,121
2007	35,121	36,615

You and your family may be eligible for valuable benefits. When you die, your family may be eligible to receive survivors' benefits. Social Security may help you if you become disabled—even at a young age. A young person who has worked and paid Social Security taxes in as few as two years can be eligible for disability benefits. Social Security credits you earn more with you from job to job throughout your career.

Michael J. Astrue
Commissioner

* These estimates are based on the intermediate assumptions from the Social Security Trustees' Annual Report to the Congress.

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



SSI Benefits for Children

- 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.

How to Apply for Supplemental Security Income (SSI) for Disability – Adults (Age 18 and older)

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.

How to Apply for Supplemental Security Income (SSI) for Disability – Children (Under Age 18)

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.



my Social Security

Your Online Account ... Your Control ...

www.socialsecurity.gov/myaccount



Create your Social Security account now:

Access your *Social Security Statement* to check your earnings and get your benefit estimates.

If you receive benefits, you also can:

- Get your benefit verification letter;
- Change your address; and
- Start or change your direct deposit.



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my Social Security Services

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*.**

my Social Security

Getting Started How to create a *my* Social Security account

Step 1

Visit www.socialsecurity.gov/myaccount
and select: *my* Social Security



Step 2

Select “Create An Account.”

A screenshot of the 'New Users' section of the my Social Security account creation page. The section is titled 'New Users' and contains a list of requirements for creating an account. A padlock icon is shown next to the requirements. Below the requirements, there is a 'Create An Account' button, which is circled in red. To the right of the 'Create An Account' button is a 'Learn More' link. The 'Existing Users' section is also visible on the right side of the page.

my Social Security

Getting Started

How to create a *my* Social Security account

Step 3

Provide some personal information to verify your identity.



The screenshot shows the 'Social Security' website header with the logo and tagline 'The Official Website of the U.S. Social Security Administration'. Below the header is a 'Create an Account' section with three steps: 1. Verify your Identity (active), 2. Secure your Identity, and 3. Create your Account. The main content area is titled 'Please tell us who you are' and asks for 'Your Name: As shown on your Social Security card.' It includes four input fields: 'First', 'M.I.' (Middle Initial), 'Last', and 'Suffix'.



The screenshot shows the 'Social Security' website header with the logo and tagline 'The Official Website of the U.S. Social Security Administration'. Below the header is a 'Create an Account' section with three steps: 1. Verify your Identity, 2. Secure your Identity, and 3. Create your Account (active). The main content area is titled 'Please create your account details' and asks for 'Username:'. It includes a single input field for the username.

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

To Learn More About Social Security

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

Disability Benefits

Publication No. 05-10029

Supplemental Security Income (SSI)

Publication No. 05-11000

*Benefits For Children
With Disabilities*

Publication No. 05-10026



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