## **Social Security Administration**



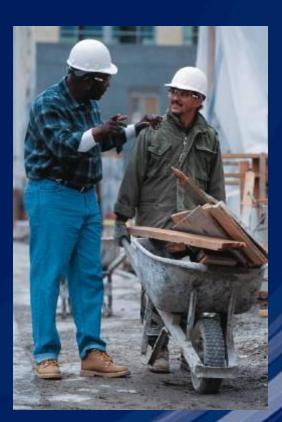
**Disability Programs** 

### **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 age21 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.

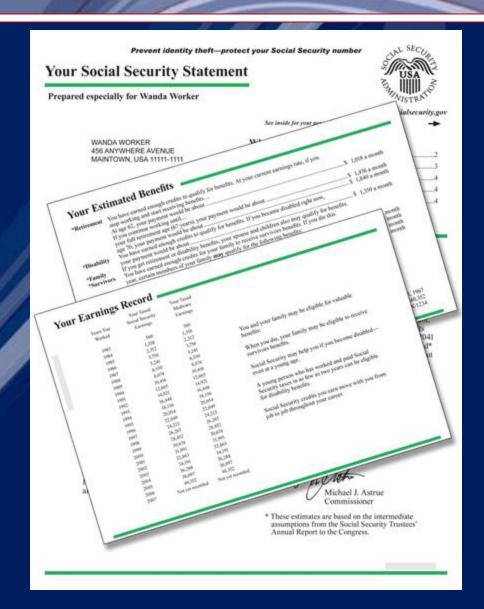
The work credits are based on the total amount of your wages or self-employment income during the year.

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.



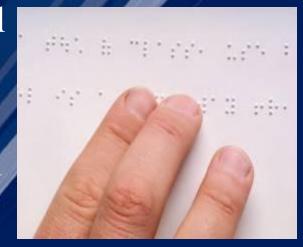
#### **Amount of Benefit**

- 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



### 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)

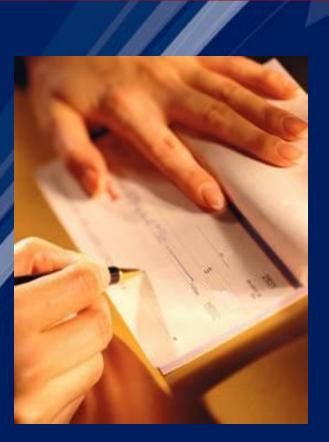
#### Who Can Get SSI?

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 <a href="https://www.socialsecurity.gov/applyfordisability">www.socialsecurity.gov/applyfordisability</a>.

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 <a href="https://www.socialsecurity.gov/applyfordisability">www.socialsecurity.gov/applyfordisability</a> 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 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

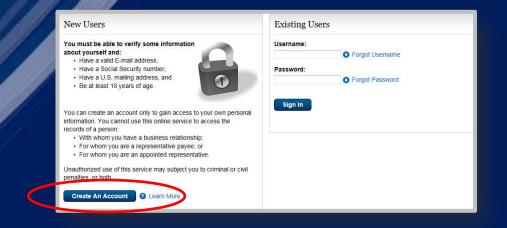
#### Step 1

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



#### Step 2

Select "Create An Account."



## my Social Security

#### **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

### 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



#### **Tribal Outreach**



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