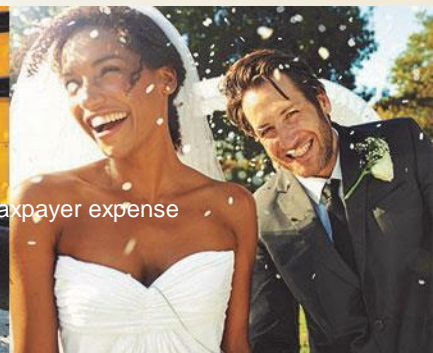




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Social Security: With You Through Life's Journey...

Fall 2023



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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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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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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.

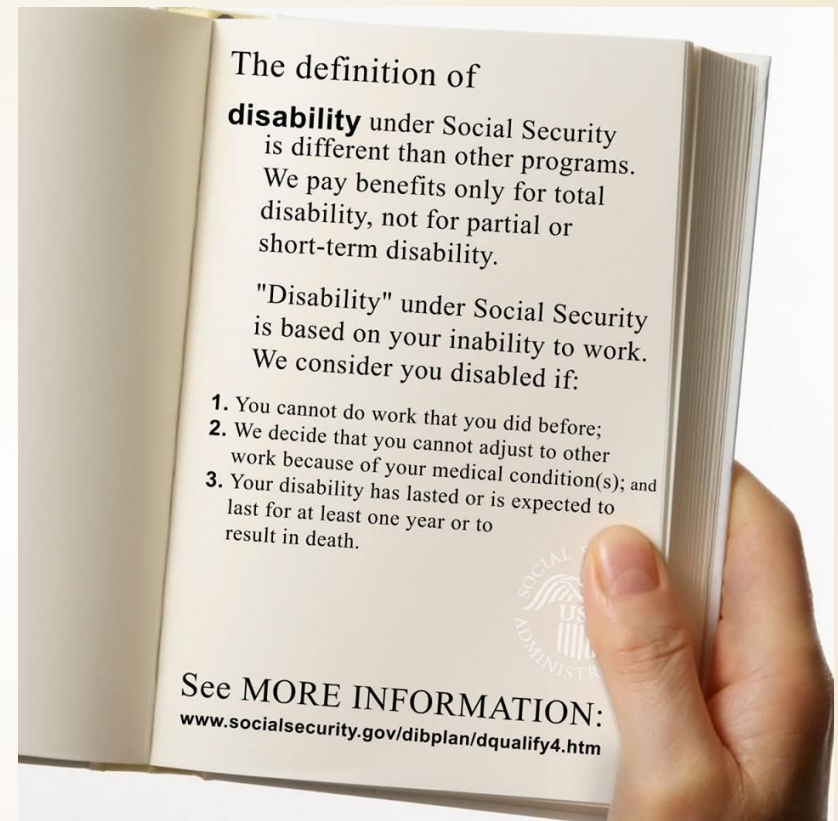


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What is Substantial Gainful Activity (SGA)

- Work is “substantial” if it involves doing significant physical or mental activities or a combination of both.
- If your impairment is anything other than blindness, earnings averaging over \$1,470 a month generally demonstrate SGA. Blind SGA is \$2,460.



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SUPPLEMENTAL SECURITY INCOME (SSI)



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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
- 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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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 person with a disability 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 have a disability. 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)

- Children with a disability living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the child with a disability 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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CHART OF MONTHLY DEEMING BREAK-EVEN POINTS FOR A FEDERAL SSI PAYMENT

EFFECTIVE **JANUARY 2023**

NUMBER OF INELIG CHLDNRN	PARENT-TO-CHILD <u>ALL</u> INCOME IS:								SPOUSE-TO-SPOUSE <u>ALL</u> INCOME OF Ineligible Spouse and Eligible Individual is:				SPOUSE-TO-SPOUSE TO-CHILD <u>ALL</u> INCOME IS:			
	EARNED 1 PARENT		EARNED 2 PARENTS		UNEARNED 1 PARENT		UNEARNED 2 PARENTS		EARNED		UNEARNED		EARNED		UNEARNED	
	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases	Reduction Begins	Eligibility Ceases
0	1953	3781	2867	4695	954	1868	1411	2325	999	2827	477	1391	2867	4695	1411	2325
1	2410	4238	3324	5152	1411	2325	1868	2782	1456	3284	934	1848	3324	5152	1868	2782
2	2867	4695	3781	5609	1868	2782	2325	3239	1913	3741	1391	2305	3781	5609	2325	3239
3	3324	5152	4238	6066	2325	3239	2782	3696	2370	4198	1848	2762	4238	6066	2782	3696
4	3781	5609	4695	6523	2782	3696	3239	4153	2827	4655	2305	3219	4695	6523	3239	4153
5	4238	6066	5152	6980	3239	4153	3696	4610	3284	5112	2762	3676	5152	6980	3696	4610
6	4695	6523	5609	7437	3696	4610	4153	5067	3741	5569	3219	4133	5609	7437	4153	5067

PARENT-TO-CHILD DEEMING: These figures are correct only if the eligible child has no countable income, and the ineligible children (if any) have no countable income, and the deemor(s) has either earned or unearned income (but not both), and there is only one eligible child in the household.

SPOUSE-TO-SPOUSE DEEMING: These figures are correct only if all income of the ineligible spouse and the eligible individual is either earned or unearned (but not both), and the ineligible children (if any) have no countable income, and the eligible individual's own countable income is less than the \$914 FBR.

SPOUSE-TO-SPOUSE-TO-CHILD DEEMING: These figures are correct only if the eligible child has no countable income, and the ineligible children (if any) have no countable income, and all income of the ineligible spouse and eligible individual is either earned or unearned (but not both), and there is only one eligible child in the household.

SSI payments begin to decrease if income is higher than the amount in the shaded column. SSI payments stop if income is equal to or higher than the amount in the unshaded column.

CSs should review the ineligible child allocation (less any income of the ineligible child) on deeming cases with type I unearned income. [SI 01320.100B](#) for a list of the income excluded for deeming of income purposes.

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Released 11/2022

INDIVIDUAL FBR \$914.00

COUPLE FBR \$1,371 .00

INELIGIBLE CHILD ALLOCATION \$457.00



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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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Special SSI Qualification Requirements for Non-Citizens

Effective August 22, 1996, most non-citizens must meet two requirements to be potentially eligible for SSI:

- be in a **qualified alien** category; and
- meet all of the other rules for SSI eligibility, including the limits on income and resources, etc.



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“Qualified Aliens” May Be Eligible For SSI

If you are in one of the seven "qualified alien" categories, you may be eligible for SSI if you also meet one of the following conditions:

- You were receiving SSI and lawfully residing in the U.S. on August 22, 1996.
- You are LAPR with 40 qualifying quarters of work. (Work done by your spouse or parent may also count toward the 40 quarters of work, but only for getting SSI. However, you need to be a LAPR prior to August 22, 1996.)
- You are currently on active duty in the U.S. Armed Forces or you are an honorably discharged veteran.
- You were lawfully residing in the U.S. on August 22, 1996 **and** you are blind or have a disability.



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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)

- Visit ssa.gov/ssi/start.html to let us know you want to apply for SSI for a child under age 18;
or
- Schedule an appointment with us. Call 1-800-772-1213 (TTY 1-800-325-0778) from 8 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;
or
- Begin the process online by completing the Child Disability Report at ssa.gov/childdisabilityreport. A representative will then contact you to complete the application.



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Presumptive Disability

If your claim is for Disability or Blindness, we may make presumptive disability (PD) payments for up to 6 months while you are waiting for DDS to make a final decision.

PD is based on Severity of condition, evidence available and the high likelihood that claim will be ultimately approved, and not based on financial need.

- Amputation of a leg at the hip
- Allegation of total deafness
- Allegation of total blindness
- Allegation of bed confinement or immobility without wheelchair or walker, crutches due to a longstanding condition
- Allegation of Downs Syndrome, Muscular dystrophy
- <https://www.ssa.gov/ssi/text-expedite-ussi.htm>





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 identify those people with the most serious disabilities 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

ssa.gov/compassionateallowances



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SSI: What Happens Next?

- Your application will be forwarded to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.



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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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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.

ssa.gov/apply/appeal-decision-we-made



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If You Disagree With Social Security's Decision

Four levels of appeal:

1. Reconsideration
2. Hearing by Administrative Law Judge (ALJ)
3. Review by Appeals Council
4. Federal Court Review



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[SSA.gov](https://www.ssa.gov)

Appeal a Decision Online

www.ssa.gov/benefits/disability/appeal.html



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

Appeal A Decision

If you were recently denied Social Security benefits or Supplemental Security Income (SSI), you may request an appeal. Generally, you have 60 days after you receive the notice of our decision to ask for any type of appeal. There are four levels of appeal:

- Reconsideration,
- Hearing by an administrative law judge,
- Review by the Appeals Council, and
- Federal Court review (Please see the bottom of page for information on the Federal Court Review Process).

You can request an appeal online for a reconsideration, a hearing by an administrative law judge, and a review by the Appeals Council, even if you live outside of the United States. When we made the first determination on your claim, we sent you a letter explaining our determination. This letter contains guidance on what level of appeal you should select.

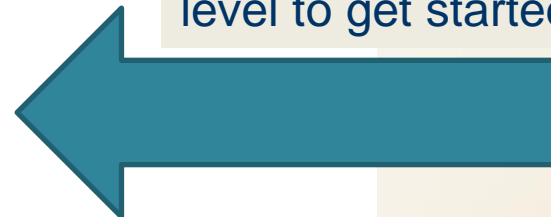
To learn more about each appeal level, visit [Information About Social Security's Hearings and Appeals Process](#).

- Reconsideration +
- Hearing by an Administrative Law Judge +
- Request for Review by the Appeals Council +
- Federal Court review +

Publications

- [The Appeals Process](#)
- [Your Guide to Social Security Disability Video Hearings](#)
- [Your Right To Question The Decision Made On Your Claim](#)
- [Your Right To Question A Decision Made On Your Supplemental Security Income \(SSI\) Claim](#)
- [Your Right To An Administrative Law Judge Hearing Council Review Of Security Case](#)
- [Your Right To Repr](#)

Click on the appropriate appeal level to get started.



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Auxiliary Benefits for Children

A child must have:

- A parent entitled to benefits due to disability or retirement; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12);
- 18 or older and have a disability that started before age 22.

ssa.gov/planners/retire/applying7.html



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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 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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The Ticket to Work Program

- Social Security and Supplemental Security Income disability beneficiaries can get help with training and other services they need to go to work **at no cost to them.**
- Most disability beneficiaries are eligible to participate in the Ticket to Work program and can select an approved provider of their choice who can offer the kind of services they need.

choosework.ssa.gov



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ABLE (Achieving a Better Life Experience) Act

- Signed into law December 2014
- Allows certain individuals with disabilities and their families to save money in a tax advantaged savings and investment account, similar to a 529 College Savings Account
- Limits eligibility to individuals who became disabled before turning 26
- Account must be administered by a qualified ABLE program which is available in most states.



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ABLE Account Limits & Qualifying Expenses

- Save up to \$100,000 without affecting benefits.
- Money in ABLE accounts can cover qualified disability expenses.
 - Some of these expenses include:
 - Housing
 - Education
 - Healthcare
 - Transportation
 - Assistive technology
 - Personal support services
 - Job training



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ABLE Act

- Currently, 40 states and Washington, DC have established ABLE programs.
- Beneficiaries can enroll in an ABLE program in their state or another state that accepts out-of-state residents.
- Visit our web sites:
ssa.gov/ssi/spotlights/spot-able.html or
choosework.ssa.gov/blog/2016-12-19-getting-to-know-the-able-act to learn more about ABLE accounts.



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Representative Payee

- 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.
- Our *Representative Payee Portal*, accessible with a *my* Social Security account, lets individual representative payees conduct their own business or manage direct deposit, wage reporting, and annual reporting for their beneficiaries.



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Advance Designation of Representative Payees

What is it?

- Effective March 2020, Advance Designation of Representative Payees allows you to designate in advance up to three individuals who could serve as a representative payee for you, should the need arise.


Who is it for?

- Adult and emancipated minor applicants and beneficiaries of Social Security or Supplemental Security Income, who do not have a representative payee



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 [What should I do if I get a call claiming there's a problem with my Social Security number or account?](#)



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

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Prepare

Check eligibility for benefits

Plan for retirement



Apply

Apply for benefits

Sign up for Medicare

After you apply

Check application or appeal status

Appeal application decision

Feedback

Manage benefits & information



Documents

Get benefit verification letter

Get tax form (1099/1042s)



Number & card

Replace card

Request number for the first time

Report stolen number



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my Social Security



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

Search SSA.gov



Español

Account

Create your personal *my* Social Security account today

A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account

Sign In

[Finish Setting Up Your Account](#)



ssa.gov/myaccount



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my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- 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 recent earnings history, to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.

ssa.gov/myaccount/what.html



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Your Social Security Statement

WANDA WORKER

October 2, 2021

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work — up to four each year. Your full retirement age is 67, based on your date of birth: April 10, 1960. As shown in the chart, you can start your benefits at any time between ages 62 and 70. **For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn \$51,995 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement/learn.html.

Disability Benefits

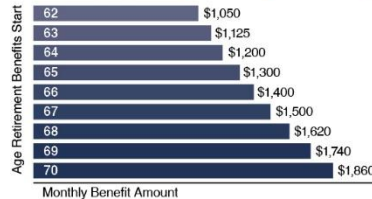
You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about **\$1,656 a month**.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$2,129
Spouse, if caring for a disabled child or child younger than age 16:	\$2,129
Spouse, if benefits start at full retirement age:	\$2,838
Total family benefits cannot be more than:	\$4,968
Your spouse or minor child may be eligible for an additional one-time death benefit of \$255.	

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call **1-800-MEDICARE (1-800-633-4227)** (TTY 1-877-486-2048).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at ssa.gov/ThereForMe.

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings, but you can view them online with [my Social Security](https://my.ssa.gov). If you find an error view your full earnings record online and call **1-800-772-1213**.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
1971-1980	\$ 20,000	\$ 20,000
1981-1990	41,250	41,250
1991-2000	257,712	257,712
2001	34,915	34,915
2002	35,591	35,591
2003	36,717	36,717
2004	38,686	38,686
2005	40,325	40,325
2006	42,315	42,315
2007	44,346	44,346
2008	45,437	45,437
2009	44,784	44,784
2010	45,847	45,847
2011	47,146	47,146
2012	48,349	48,349
2013	48,606	48,606
2014	49,860	49,860
2015	50,850	50,850
2016	50,158	50,158
2017	50,440	50,440
2018	50,653	50,653
2019	50,957	50,957
2020	51,995	51,995
2021	Not yet recorded	

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes	Medicare taxes
You paid: \$34,288	You paid: \$19,396
Employer(s): \$36,003	Employer(s): \$19,396

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for federal, state, or local government or in a foreign country.

If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit ssa.gov/gpo-wep.

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- We use cost of living adjustments so your benefits will keep up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your family, visit ssa.gov/benefits/retirement/planner/applying7.html.
- When you are ready to apply, visit us at ssa.gov/benefits/retirement/apply.html.
- The *Statement* is updated annually. It is available upon request, either online or by mail.

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