



Putting the pieces together ...

# Understanding SSI & SSDI

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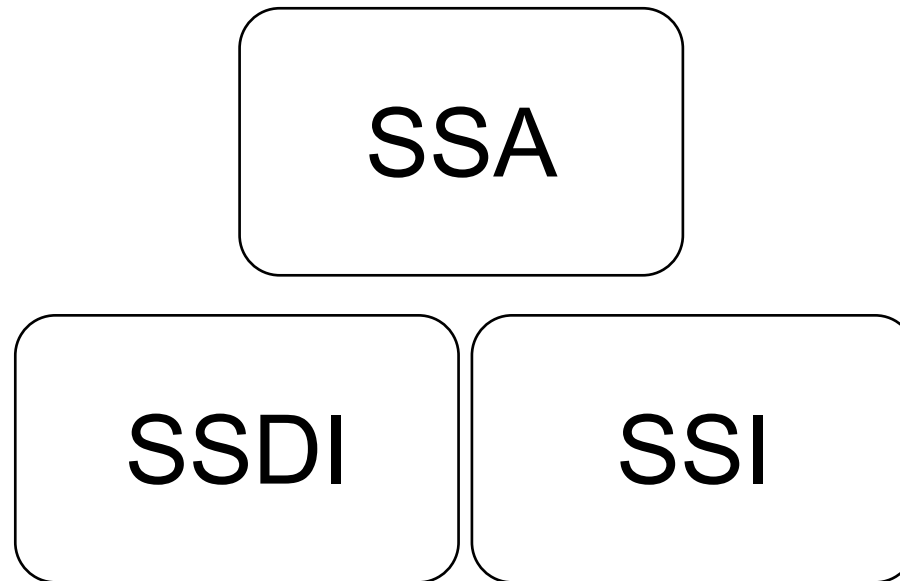


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# Public Income Coverage

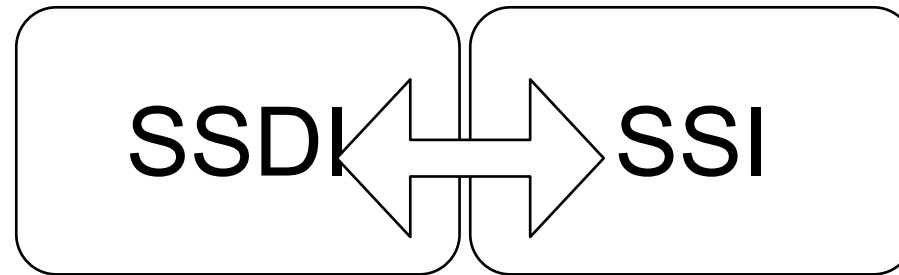


- SSA: Social Security Administration
- SSI: Supplemental Security Income
- SSDI: Social Security Disability Insurance



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# SSA Definition of Disability

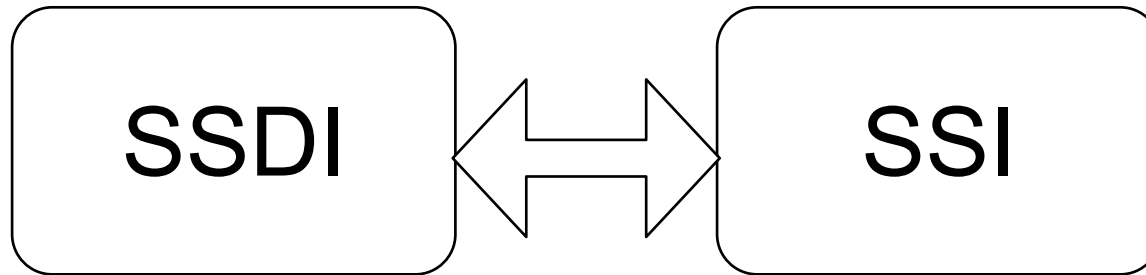


An individual is unable to engage in any Substantial Gainful Activity due to medically determinable physical or mental impairment(s)



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# SSA Definition of Disability

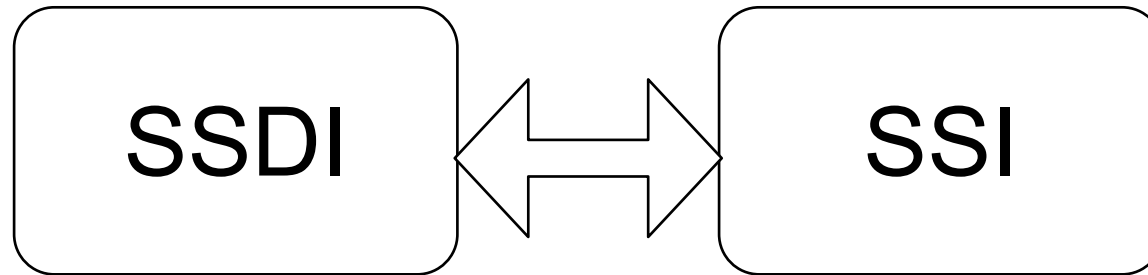


The result of that impairment has lasted or is expected to last at least 12 months or is expected to result in death



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# SSA Definition of Disability



Social Security considers the inability to perform any kind of work, taking into account age, education, and work experience



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## SGA

- 2012 Substantial Gainful Activity
  - \$1,010
  - \$1,690 amount for blind



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# Sequential Evaluation Process

1. Working, engaging in SGA?

2. Severe Impairment?

3. Listing Level of Impairment?



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# Listing Level of Impairments “Blue Book”



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Survivors

Disability

Supplemental Security Income (SSI)

Medicare

[www.ssa.gov/disability/professionals/bluebook/AdultListings](http://www.ssa.gov/disability/professionals/bluebook/AdultListings)






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# Listing Level of Impairments “Blue Book”


- U.S. Social Security Administration Search Results

search.usa.gov/search?query=blue+book&affiliate=ssa&btnG=GO

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blue book 

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**Everything**  
Images

[Listing of Impairments - Adult Listings \(Part A\)](#)  
Entry page - Adult Medical Impairments ... Disability Evaluation Under Social Security (Blue Book- June 2011) Listing of Impairments - Adult Listings (Part A)  
[www.socialsecurity.gov/.../AdultListings.htm](http://www.socialsecurity.gov/.../AdultListings.htm)

[Disability Evaluation Under Social Security](#)  
Entry page - SSA Publication 64-039 ... Disability Evaluation Under Social Security (Blue Book- September 2008) This edition of Disability Evaluation Under Social ...  
[www.socialsecurity.gov/.../bluebook](http://www.socialsecurity.gov/.../bluebook)

[14.00-Immune-Adult](#)  
Disability Evaluation Under Social Security (Blue Book- October 2008) 14.00 Immune System Disorders - Adult  
[www.socialsecurity.gov/.../14.00-Immune-Adult.htm](http://www.socialsecurity.gov/.../14.00-Immune-Adult.htm)

[Part II - Evidentiary Requirements](#)  
Part II - Evidentiary Requirements ... Disability Evaluation Under Social Security (Blue Book- September 2008) Part II - Evidentiary Requirements  
[www.socialsecurity.gov/.../evidentiary.htm](http://www.socialsecurity.gov/.../evidentiary.htm)

[9.00-Endocrine-Adult](#)  
Disability Evaluation Under Social Security (Blue Book- June 2011) 9.00 Endocrine Disorders - Adult  
[www.socialsecurity.gov/.../9.00-Endocrine-Adult.htm](http://www.socialsecurity.gov/.../9.00-Endocrine-Adult.htm)



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# Listing Level of Impairments “Blue Book”

Part III - Listing of Impairments (Overview)

www.socialsecurity.gov/disability/professionals/bluebook/listing-impairments.htm

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[Adult Listings \(Part A\)](#)

[Childhood Listings \(Part B\)](#)

[General Information](#)

[Evidentiary Requirements](#)

[Listing of Impairments \(overview\)](#)

## Disability Programs

### Medical/Professional Relations

#### Disability Evaluation Under Social Security (Blue Book- September 2008)

#### Part III - Listing Of Impairments

The Listing of Impairments describes, for each major body system, impairments considered severe enough to prevent an individual from doing any gainful activity (or in the case of children under age 18 applying for SSI, severe enough to cause marked and severe functional limitations). Most of the listed impairments are permanent or expected to result in death, or the listing includes a specific statement of duration is made. For all other listings, the evidence must show that the impairment has lasted or is expected to last for a continuous period of at least 12 months. The criteria in the Listing of Impairments are applicable to evaluation of claims for disability benefits under the Social Security disability insurance program or payments under both the SSI program.

Part A of the Listing of Impairments contains medical criteria that apply to the evaluation of impairments in adults age 18 and over. The medical criteria in [Part A](#) may also be applied in evaluating impairments in children under age 18 if the disease processes have a similar effect on adults and younger children.

Part B of the Listing of Impairments contains additional medical criteria that apply only to the evaluation of impairments of persons under age 18. Certain criteria in Part A do not give appropriate consideration to the particular effects of the disease processes in childhood; that is, when the disease process is generally found only in children or when the disease process differs in its effect on children and adults. Additional criteria are included in [Part B](#), and the impairment categories are, to the extent possible, numbered to maintain a relationship with their counterparts in Part A. In evaluating disability for child under age 18, part B will be used first. If the medical criteria in part B do not apply, then the medical criteria in part A will be used. The criteria in the Listing of Impairments apply only to one step of the multi-step sequential evaluation process. At that step, the presence of an impairment that meets the criteria in the Listing of Impairments (or that is of equal severity) is usually sufficient to establish that an individual who is not working is disabled. However, the absence of a listing-level impairment does not mean the individual is not disabled. Rather, it merely requires the adjudicator to move on to the next step of the process and apply other rules in order to resolve the issue.



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# Listing Level of Impairments “Blue Book”


Listing of Impairments - Adult Listings (Part A)

www.socialsecurity.gov/disability/professionals/bluebook/AdultListings.htm

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 **Medical/Professional Relations**

**Disability Evaluation Under Social Security**  
(Blue Book- June 2011)

**Listing of Impairments - Adult Listings (Part A)**

The following sections are applicable to individuals age 18 and over and to children under age 18 where criteria are appropriate.

This electronic version contains the new Malignant Neoplastic Diseases Listings effective November 5, 2009.

<a href="#">1.00 Musculoskeletal System</a>	<a href="#">2.00 Special Senses and Speech</a>	<a href="#">3.00 Respiratory System</a>
<a href="#">4.00 Cardiovascular System</a>	<a href="#">5.00 Digestive System</a>	<a href="#">6.00 Genitourinary Impairments</a>
<a href="#">7.00 Hematological Disorders</a>	<a href="#">8.00 Skin Disorders</a>	<b>New!</b> <a href="#">9.00 Endocrine Disorders</a>

[Adult Listings \(Part A\)](#)

[Childhood Listings \(Part B\)](#)

[General Information](#)

[Evidentiary Requirements](#)

[Listing of Impairments \(overview\)](#)



# Listing Level of Impairments “Blue Book”

Putting the pieces together ..

Listing of Impairments – Adult Listings (Part A)

www.socialsecurity.gov/disability/professionals/bluebook/AdultListings.htm

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[musculoskeletal system](#)   [Special Senses and Speech](#)   [Respiratory System](#)

[Evidentiary Requirements](#)

[Listing of Impairments \(overview\)](#)

[4.00 Cardiovascular System](#)

[5.00 Digestive System](#)

[6.00 Genitourinary Impairments](#)

[7.00 Hematological Disorders](#)

[8.00 Skin Disorders](#)

**New!**  
[9.00 Endocrine Disorders](#)  
Changes effective 06/07/11

[10.00 Impairments that Affect Multiple Body Systems](#)

[11.00 Neurological](#)

[12.00 Mental Disorders](#)

[13.00 Malignant Neoplastic Diseases](#)

[14.00 Immune System Disorders](#)

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# Listing Level of Impairments “Blue Book”

11.00-Neurological-Adult

www.socialsecurity.gov/disability/professionals/bluebook/11.00-Neurological-Adult.htm

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Adult Listings (Part A)

Childhood Listings (Part B)

General Information

Evidentiary Requirements

Listing of Impairments (overview)

## Disability Programs

### Medical/Professional Relations

#### Disability Evaluation Under Social Security (Blue Book- September 2008)

#### 11.00 Neurological - Adult

Section	11.00 Neurological
<a href="#">11.01 Category of Impairments, Neurological</a>	<p>A. <i>Epilepsy</i>. In epilepsy, regardless of etiology, degree of impairment will be determined according to type, frequency, duration, and sequelae of seizures. At least one detailed description of a typical seizure is required. Such description includes the presence or absence of aura, tongue bites, sphincter control, injuries associated with the attack, and postictal phenomena. The reporting physician should indicate the extent to which description of seizures reflects his own observations and the source of ancillary information. Testimony of persons other than the claimant is essential for description of type and frequency of seizures if professional observation is not available.</p>
<a href="#">11.02 Epilepsy - convulsive epilepsy, (grand mal or psychomotor)</a>	<p>Under 11.02 and 11.03, the criteria can be applied only if the impairment persists despite the fact that the individual is following prescribed antiepileptic treatment. Adherence to prescribed antiepileptic therapy can ordinarily be determined from objective clinical findings in the report of the physician currently providing treatment for epilepsy. Determination of blood levels of phenytoin sodium or other antiepileptic drugs may serve to indicate whether the prescribed medication is being taken. When seizures are occurring at the frequency stated in 11.02 or 11.03, evaluation of the severity of the impairment must include consideration of the serum drug levels.</p>
<a href="#">11.03 Epilepsy - nonconvulsive epilepsy (petit mal, psychomotor, or focal)</a>	<p>Should serum drug levels appear therapeutically inadequate, consideration should be given as to whether this is caused by individual idiosyncrasy in absorption or</p>



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# Listing Level of Impairments “Blue Book”

**11.13 Muscular dystrophy with disorganization of motor function as described in 11.04B.**



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# Listing Level of Impairments “Blue Book”

11.04B. Significant and persistent disorganization of motor function in two extremities, resulting in sustained disturbance of gross and dexterous movements, or gait and station (see 11.00C).



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## Listing Level of Impairments “Blue Book”

11.00C. Persistent disorganization of motor function in the form of paresis or paralysis, tremor or other involuntary movements, ataxia and sensory disturbances (any or all of which may be due to cerebral, cerebellar, brain stem, spinal cord, or peripheral nerve dysfunction) which occur singly or in various combinations, frequently provides the sole or partial basis for decision in cases of neurological impairment.





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## Listing Level of Impairments “Blue Book”

11.00C. (cont.) The assessment of impairment depends on the degree of interference with locomotion and/or interference with the use of fingers, hands and arms.



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# Compassionate Allowances (CAL) Cases

- Began Late 2008
- Identify “Most Obviously Disabled”
- As of 08/11/12 list of 165
- Case are to be processed quickly by the Disability Determination Services (DDS)
  - recommended timeframe is 20 days or less



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# Compassionate Allowances (CAL) Cases



[www.socialsecurity.gov/compassionateallowances](http://www.socialsecurity.gov/compassionateallowances)



# Putting the pieces together Sequential Evaluation

1. Working, engaging in SGA?

2. Severe impairment?

3. Listing Level of Impairment?

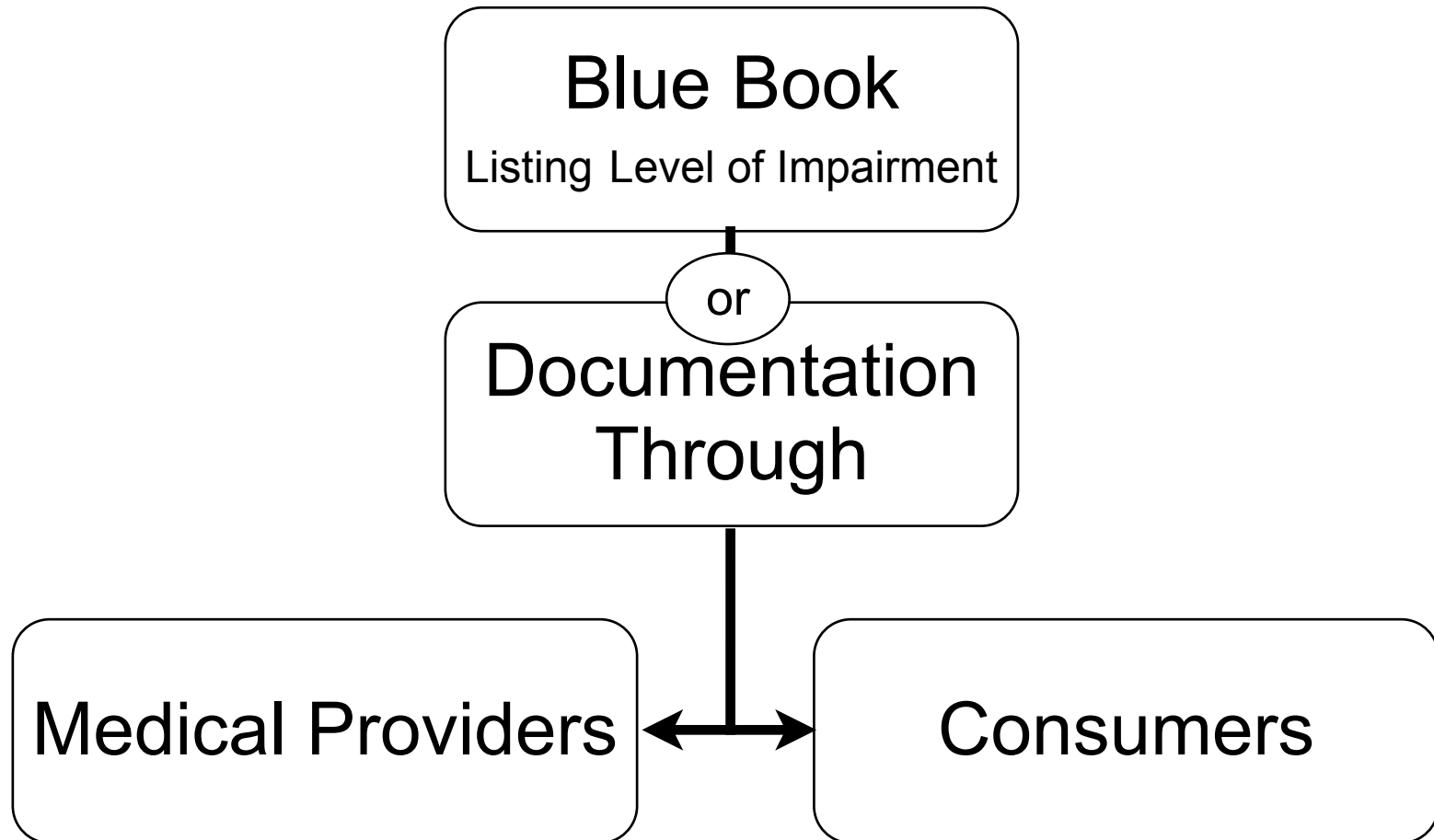
4. Capacity for past relevant work?

5. Capacity for Any Work?



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# Documentation of Disability





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# Documentation of Disability

- Medical Providers
- Applicants



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# Document in Log or Diary

**Symptoms**

**Frequency**

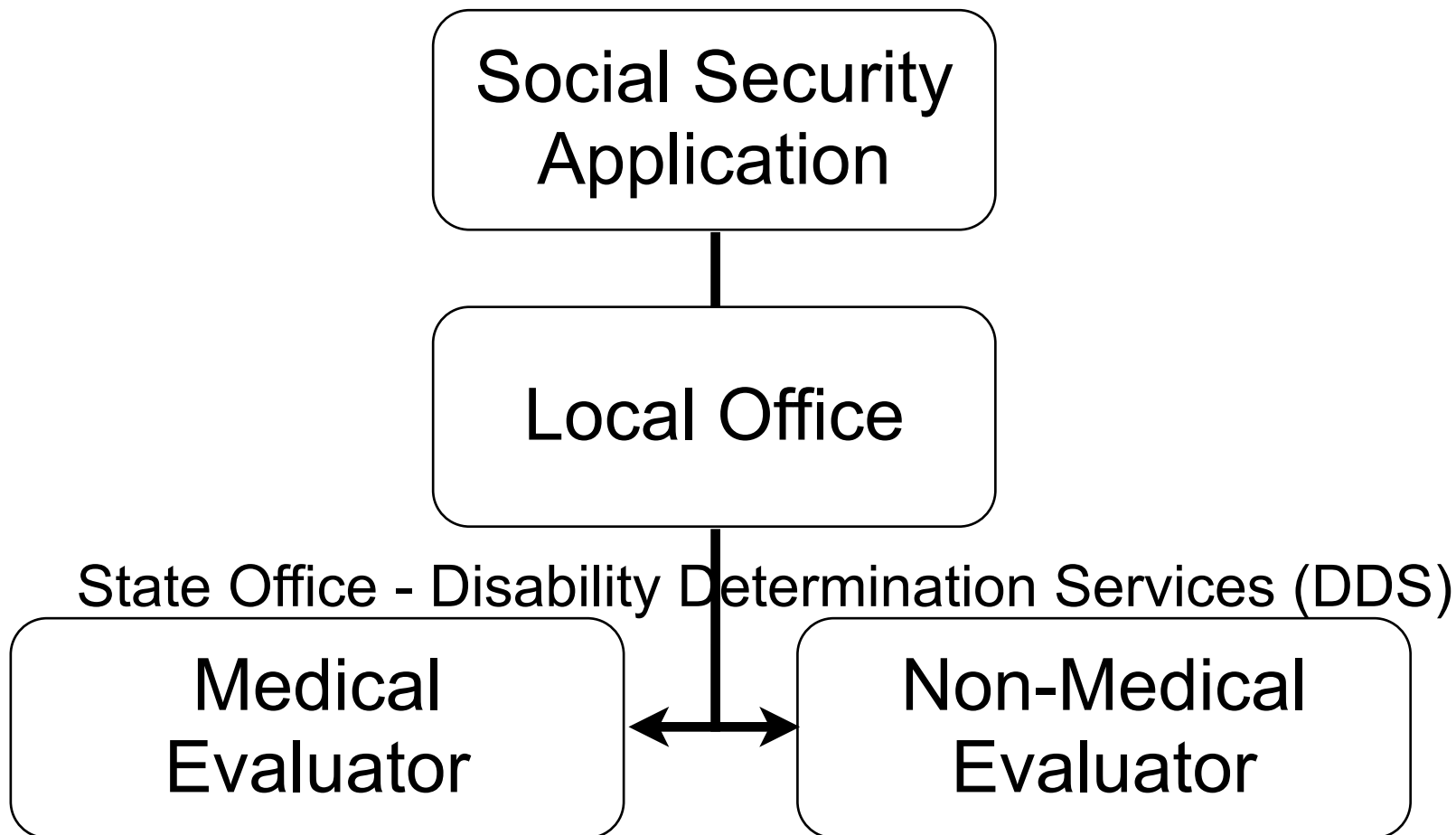
**Duration**

**Severity**



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# Application Process







Putting the pieces together ...

# Online Application

A screenshot of the Social Security Administration's website. The browser address bar shows 'http://www.socialsecurity.gov/'. The page features a navigation menu with categories like Home, Retirement, Disability, Survivors, SSI, Medicare, and Business Services. A 'TOP SERVICES' sidebar lists various online actions such as 'Get or replace a Social Security card' and 'Apply online for retirement benefits'. The main content area includes a large banner for 'I retired online at home in my pajamas. You can too!' featuring a woman named Patty Duke, and a 'Watch Our YouTube Video' section. Below these are sections for 'INFORMATION FOR' (Attorneys &amp; Representatives, Congress, Press, Wounded Warriors), 'USEFUL LINKS' (Name Changes, Office Closings/Emergencies, Report Fraud or ID Theft, Work &amp; Disability Benefits), and 'ABOUT OUR AGENCY' (Budget &amp; Performance, Careers With Social Security, History Of Social Security, Reducing Improper Payments). A 'NEWS' section lists recent updates, and a 'FAQs' section offers frequently asked questions and a 'WEBINARS' button.



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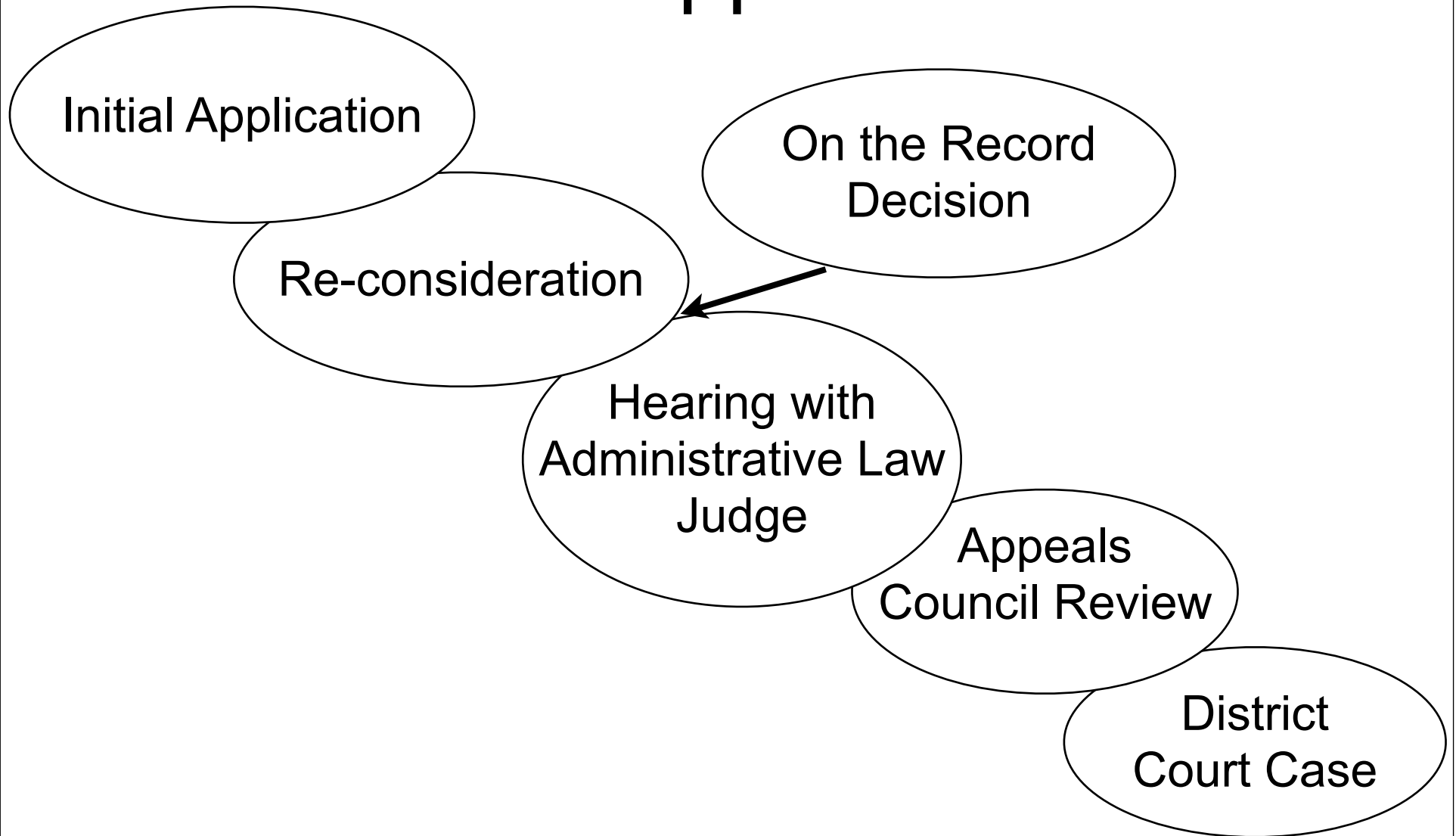
# Online Application

The screenshot shows a web browser window titled "Apply Online for Disability Benefits" with the URL <http://www.socialsecurity.gov/pgm/disability.htm>. The page features the Social Security Administration logo and navigation tabs for Home, Retirement, Disability, Survivors, SSI, Medicare, and Business Services. The main content area is titled "Apply For Disability Benefits" and includes a numbered list of steps: 1. Review the Adult Disability Checklist, 2. Fill out the Disability Benefit Application, 3. Fill out the Adult Disability Report, and 4. Complete the Authorization to Disclose Information form (SSA-827). A "NEW" badge highlights the "Electronic Signature Process For Form SSA-827". Below the list are buttons for "Apply for Disability", "Check Application Status", and "Appeal Our Recent Medical Decision". A keyboard image highlights the "Access" key. The right sidebar contains sections for "Learn About Disability Benefits" (with links to publications, research, and planners) and "Healthcare Information" (with links to department services, drug assistance, and COBRA). A "What about SSI?" box explains that Supplemental Security Income (SSI) pays benefits to disabled adults and children with limited income and resources.



Putting the pieces together ...

# Determination and Appeal Process





Putting the pieces together ...

# Disability Determination

- Medical Reviews & Diary Dates
  - 1 year
  - 3 years
  - 7 years



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# Social Security Programs

**SSDI**

**SSI**



Putting the pieces together ...

# Social Security Disability Insurance

**SSDI**

- History
- Credits
- Calendar Quarters





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# SSDI Credit Requirement

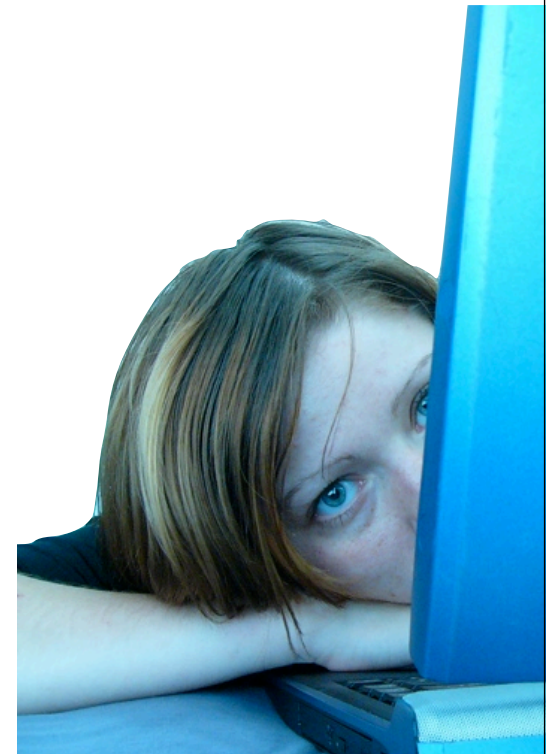
- **Age 18 to 24:**
  - 1.5 years (6 credits) of work within previous 3 years
- **Age 24 to 31:**
  - 3 years (12 credits) of work within previous 6 years
- **Age 31 to 42:**
  - 5 years (20 credits) of work within previous 10 years



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# SSDI Credit Requirement

- **Over age 42:**
  - 5 years (20 credits) of work the previous 10 years, plus additional credits







# Work Credits in Years

Putting the pieces together ...



<b>Became Disabled At Age</b>	<b>Number of Years of Work Needed</b>
42	5
44	5.5
46	6
48	6.5
50	7
52	7.5
54	8
56	8.5
58	9
60 or older	9.5



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# Benefit

SSDI

- **Benefits**
  - Individual
  - Childhood Disabled Beneficiary (CDB)
  - Widow(er)





Childhood Disabled

SSDI

Putting the pieces together ...

**Beneficiary (CDB)**

May be eligible for Social Security Disability Insurance (SSDI) if:

- Disability began before age 22, and
- Parent is eligible:
  - Retires,
  - Disabled according to SSA or,
  - Dies



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## Widow(er)

SSDI

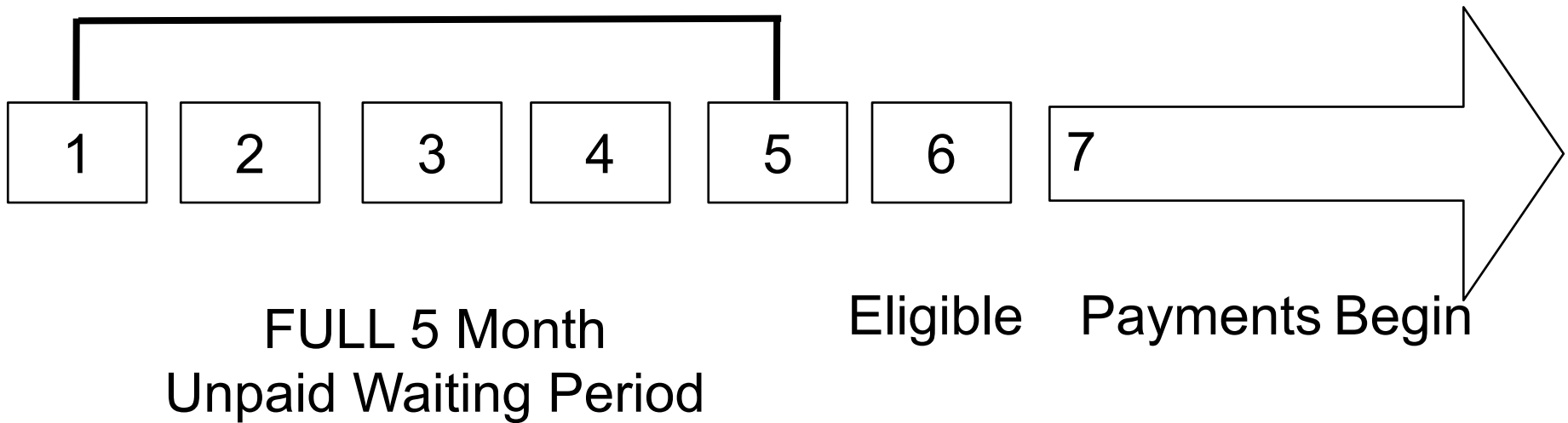
Eligible to receive spouse's benefits if greater than what they are eligible for if:

- Legal widow(er)
- At least 50
- Unmarried or re-married after age 60
- Meets Social Security's definition of disability



Putting the pieces together ...

# SSDI Waiting Period





Putting the pieces together ...

# Social Security Disability Insurance



- Retroactive Payment for Filing Late



Putting the pieces together ...

# Social Security Programs

**SSDI**

**SSI**



Putting the pieces together ...

# Supplemental Security Income

SSI



- Eligibility Requirements:
  - Disability (under age 65)
  - Need





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# Financial Eligibility

SSI

## Exempt Resources

- A home - If individual has an ownership interest and it serves as his/her primary residence





Putting the pieces together

# Financial Eligibility Exempt Resources

SSI

- One automobile of any value  
(as of March 2005)





Putting the pieces together

# Financial Eligibility

## Exempt Resources

SSI



Liquid Assets:  
Individual \$2,000  
Couple \$3,000





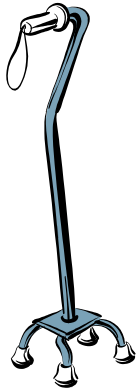
Putting the pieces together

# Additional

SSI

# Exempt Resources

- Items related to the disability





# Additional

SSI

Putting the pieces together

# Exempt Resources

- Household goods of any value.  
(as of March 2005)
- Note: Collectables are not exempt





# Additional

SSI

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## Exempt Resources

- Whole Life or other insurance policies with cash surrender value or face value of less than \$1,500
- All term life insurance policies of any value
- A burial plot, or other burial space, of any value
- Up to \$1,500 per person set aside specifically for burial expenses



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Putting the pieces together ...

# Benefits 2012

SSI

- Federal Benefits Rate (FBR) \$698
- State Supplemental Program (SSP) \$156.40

Total \$854.40

If Blind \$909.40





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SSI

- Retroactive payment
- Integration
- Waiting Period







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# Thank You!

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