Understanding SSI & SSDI

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Public Income Coverage

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

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

SSA Definition of Disability

SSDI  ↔  SSI

The result of that impairment has lasted or is expected to last at least 12 months or is expected to result in death
Putting the pieces together ...

SSA Definition of Disability

SSDI  \(\leftrightarrow\)  SSI

Social Security considers the inability to perform any kind of work, taking into account age, education, and work experience.
• 2012 Substantial Gainful Activity
  – $1,010
  – $1,690 amount for blind
Sequential Evaluation Process

1. Working, engaging in SGA?
2. Severe Impairment?
3. Listing Level of Impairment?
Listing Level of Impairments “Blue Book”

www.ssa.gov/disability/professionals/bluebook/AdultListings
Listing Level of Impairments “Blue Book”
Listing Level of Impairments “Blue Book”

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 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.
Listing Level of Impairments “Blue Book”

1.00 Musculoskeletal System
2.00 Special Senses and Speech
3.00 Respiratory System
4.00 Cardiovascular System
5.00 Digestive System
6.00 Genitourinary Impairments
7.00 Hematological Disorders
8.00 Skin Disorders
9.00 Endocrine Disorders
Listing Level of Impairments “Blue Book”

- 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
Listing Level of Impairments “Blue Book”

Disability Programs

Medical/Professional Relations

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

11.00 Neurological - Adult

A. Epilepsy. 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.

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.

Should serum drug levels appear therapeutically inadequate, consideration should be given as to whether this is caused by individual idiosyncrasy in absorption or...
11.13 Muscular dystrophy with disorganization of motor function as described in 11.04B.
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).
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.
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.
Putting the pieces together ...

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
Compassionate Allowances (CAL) Cases

www.socialsecurity.gov/compassionateallowances
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?
Documentation of Disability

Blue Book
Listing Level of Impairment

or

Documentation Through

Medical Providers

Consumers
Documentation of Disability

- Medical Providers
- Applicants
Document in Log or Diary

Symptoms

Frequency  Duration  Severity
Application Process

Social Security Application

Local Office

State Office - Disability Determination Services (DDS)

Medical Evaluator

Non-Medical Evaluator
Putting the pieces together...

Online Application

The image shows a screenshot of a website for the Social Security Administration, featuring a video titled "Watch Our YouTube Video" and a segment of text表述了在线申请的便利性。

The text on the website includes: "I retired online at home in my pajamas. You can too!" and "Get a Form 1099/1042S for tax info."
Putting the pieces together ... Online Application
Putting the pieces together...

Determination and Appeal Process

- Initial Application
- Re-consideration
- Hearing with Administrative Law Judge
- Appeals Council Review
- District Court Case
- On the Record Decision
Disability Determination

• Medical Reviews & Diary Dates
  – 1 year
  – 3 years
  – 7 years
Social Security Programs

SSDI

SSI
Social Security Disability Insurance

SSDI

• History
• Credits
• Calendar Quarters
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
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 ...  

<table>
<thead>
<tr>
<th>Became Disabled At Age</th>
<th>Number of Years of Work Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>42</td>
<td>5</td>
</tr>
<tr>
<td>44</td>
<td>5.5</td>
</tr>
<tr>
<td>46</td>
<td>6</td>
</tr>
<tr>
<td>48</td>
<td>6.5</td>
</tr>
<tr>
<td>50</td>
<td>7</td>
</tr>
<tr>
<td>52</td>
<td>7.5</td>
</tr>
<tr>
<td>54</td>
<td>8</td>
</tr>
<tr>
<td>56</td>
<td>8.5</td>
</tr>
<tr>
<td>58</td>
<td>9</td>
</tr>
<tr>
<td>60 or older</td>
<td>9.5</td>
</tr>
</tbody>
</table>
Putting the pieces together ...

Benefit

SSDI

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

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
SSDI Waiting Period

1. FULL 5 Month Unpaid Waiting Period
2. Eligible
3. Payments Begin

Putting the pieces together...
Social Security Disability Insurance

- Retroactive Payment for Filing Late
Putting the pieces together ...

Social Security Programs

SSDI

SSI
Supplemental Security Income

- Eligibility Requirements:
  - Disability (under age 65)
  - Need
Financial Eligibility
Exempt Resources

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

Exempt Resources

• One automobile of any value
  (as of March 2005)
Financial Eligibility
Exempt Resources

Liquid Assets:
Individual $2,000
Couple $3,000
Additional Exempt Resources

- Items related to the disability
Putting the pieces together

Additional Exempt Resources

• Household goods of any value. (as of March 2005)
• Note: Collectables are not exempt
Putting the pieces together... Additional 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
Benefits
2012

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

Total $854.40
If Blind $909.40
Putting the pieces together ...

• Retroactive payment
• Integration
• Waiting Period
Thank You!

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