



Social Security: With You Through Life's Journey... What You Need to Know About Your SSI When You Turn 18



Securing today
and tomorrow



SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from the Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
An insurance that workers earn by paying Social Security taxes on their wages.	A needs-based public assistance program that does not require a person to have work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources.
Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.

Two Disability Programs

SSDI

SSI



Same strict disability standard

The diagram consists of two lines forming a V-shape. The left line starts from the top left and points down to the center. The right line starts from the top right and points down to the center. At the bottom of the V, there is a small black arrowhead pointing upwards towards the text below.



The Age-18 Redetermination

- **Disability Rules for Adults**
- **Non-Medical eligibility rules**

Medical SSA Will Ask For....

- Name of any medicines (reason for medicine/side effects)
- Hospital visits
- Doctor visits
- Work activity
- School information and teacher/counselor contact information



Definition of Disability for both SSDI and SSI

- Inability to engage in any substantial gainful activity by reason of
- Any medically determinable impairment which
- Can be expected to result in death or
- Which has lasted or can be expected to last for not less than 12 months

Substantial Gainful Activity

SGA is the performance of significant and productive physical or mental work for pay or profit

SGA is average countable earnings over \$1,350 for non-blind individuals.

SGA for the blind is set at \$2,260 for the year 2022.



But if you were already receiving SSI as a child...

- Engaging in SGA will not automatically make you ineligible for SSI
- Prior work activity will be evaluated





Benefits For People With Disabilities

[Disability Home](#)

[Apply for Benefits](#)

[Getting Benefits Now?](#)

[Health Insurance](#)

[Program Information](#)

[Frequently Asked Questions](#)

The Social Security and Supplemental Security Income disability programs are the largest of several Federal programs that provide assistance to people with disabilities. While these two programs are different in many ways, both are administered by the Social Security Administration and only individuals who have a disability and meet medical criteria may qualify for benefits under either program.

Social Security Disability Insurance pays benefits to you and certain members of your family if you are "insured," meaning that you worked long enough and paid Social Security taxes.

Supplemental Security Income pays benefits based on financial need.

When you apply for either program, we will collect medical and other information from you and make a decision about whether or not you meet Social Security's definition of disability.

Use the [Benefits Eligibility Screening Tool](#) to find out which programs may be able to pay you benefits.

If your application has recently been denied, the [Internet Appeal](#) is a starting point to request a review of our decision about your eligibility for disability benefits.

More Information

[HealthCare.gov](#)



[Disability Determination Process](#)

[How We Decide If You Are Disabled](#)

[Information We Need About Your Work And Education](#)

[Benefits For Children With Disabilities](#)

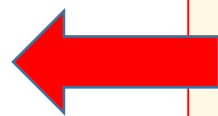
[Professional Relations](#)

[Green Book - Consultative Examinations: Guide For Health Professionals](#)

[Blue Book - Disability Evaluation Under Social Security](#)

[Neurological Teleconference Summary](#)

[Disability Claims Process Video Series](#)





Medical/Professional Relations

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

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

[General Information](#)

[Evidentiary
Requirements](#)

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

[Disability Claims
Process Video Series](#)

Disability Evaluation Under Social Security

Disability Evaluation Under Social Security has been specially prepared to provide physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration. It explains how each program works, and the kinds of information a health professional can furnish to help ensure sound and prompt determinations and decisions on disability claims.

The Listing of Impairments, which includes listings for both adults and children, appear in the Code of Federal Regulations (CFR) in appendix 1 to subpart P of part 404 . We also provide them here. The listings are just part of how we decide if someone is disabled. For adults, we also consider past work experience, severity of medical conditions, age, education, and work skills.

We no longer publish Disability Evaluation Under Social Security in hardcopy because we publish updated versions of the Listing of Impairments electronically.

Our Disability Determination Process

Most Social Security disability claims are initially processed through a network of local Social Security Administration (SSA) field offices and State agencies (usually called Disability Determination Services or DDSs). Subsequent appeals of unfavorable determinations may be decided in a DDS or by an administrative law judge in SSA's Office of Disability Adjudication and Review.

Social Security Disability Planner for applying for disability benefits online

Social Security representatives in the field offices usually obtain applications for disability benefits in person, by telephone, by mail, or [by filing online](#). The application and related forms ask for a description of the claimant's impairment (s), treatment sources, and other information that relates to the alleged disability. (The "claimant" is the person who is requesting disability benefits.)

The field office is responsible for verifying non-medical eligibility requirements, which may include age, employment, marital status, or Social Security coverage information. The field office then sends the case to a DDS for evaluation of disability.

The DDSs, which are fully funded by the Federal Government, are State agencies responsible for developing medical evidence and rendering the initial determination on whether or not a claimant is disabled or blind under the law.



Medical/Professional Relations

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Disability Evaluation Under Social Security

Listing Of Impairments - Adult Listings (Part A)

The following sections contain medical criteria that apply to the evaluation of impairments in adults age 18 and over and that may apply to the evaluation of impairments in children under age 18 if the disease processes have a similar effect on adults and younger children.

This electronic version contains the new Mental Disorders Listings and the new Immune System Disorders Listings effective 1/17/2017.

1.00 Musculoskeletal System	2.00 Special Senses and Speech	3.00 Respiratory Disorders
4.00 Cardiovascular System	5.00 Digestive System	6.00 Genitourinary Disorders
7.00 Hematological Disorders	8.00 Skin Disorders	9.00 Endocrine Disorders
10.00 Congenital Disorders that Affect Multiple Body Systems	11.00 Neurological Disorders	New! 12.00 Mental Disorders
13.00 Cancer (Malignant Neoplastic Diseases)	New! 14.00 Immune System Disorders	



Medical/Professional Relations

Adult Listings (Part A)

Childhood Listings (Part B)

General Information

Evidentiary Requirements

Listing of Impairments (overview)

Disability Claims Process Video Series

Disability Evaluation Under Social Security

5.00 Digestive System - Adult

Section

5.00 Digestive System

5.01 Category of Impairments, Digestive System

A. What kinds of disorders do we consider in the digestive system? Disorders of the digestive system include gastrointestinal hemorrhage, hepatic (liver) dysfunction, inflammatory bowel disease, short bowel syndrome, and malnutrition. They may also lead to complications, such as obstruction, or be accompanied by manifestations in other body systems.

5.02 Gastrointestinal hemorrhaging from any cause, requiring blood transfusion

B. What documentation do we need? We need a record of your medical evidence, including clinical and laboratory findings. The documentation should include appropriate medically acceptable imaging studies and reports of endoscopy, operations, and pathology, as appropriate to each listing, to document the severity and duration of your digestive disorder.

5.05 Chronic liver disease

Medically acceptable imaging includes, but is not limited to, x-ray imaging, sonography, computerized axial tomography (CAT scan), magnetic resonance imaging (MRI), and radionuclide scans. Appropriate means that the technique used is the proper one to support the evaluation and diagnosis of the disorder.

5.06 Inflammatory bowel disease (IBD)

The findings required by these listings must occur within the period we are considering in connection with your application or continuing disability review.

5.07 Short bowel syndrome (SBS)

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5.08 Weight Loss due to any digestive disorder

C. How do we consider the effects of treatment?

5.09 Liver transplant

1. Digestive disorders frequently respond to medical or surgical treatment; therefore, we generally consider the severity and duration of these disorders within the context of prescribed treatment.

2. We assess the effects of treatment, including medication, therapy, surgery, or any other form of treatment you receive, by determining if there are improvements in the symptoms, signs, and laboratory findings of your digestive disorder. We also assess any side effects of your treatment that may further limit

5.05 Chronic liver disease,with:

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A. Hemorrhaging from esophageal, gastric, or ectopic varices or from portal hypertensive gastropathy, demonstrated by endoscopy, x-ray, or other appropriate medically acceptable imaging, resulting in hemodynamic instability as defined in 5.00D5, and requiring hospitalization for transfusion of at least 2 units of blood. Consider under disability for 1 year following the last documented transfusion; thereafter, evaluate the residual impairment(s).

OR

B. Ascites or hydrothorax not attributable to other causes, despite continuing treatment as prescribed, present on at least 2 evaluations at least 60 days apart within a consecutive 6-month period. Each evaluation must be documented by:

1. Paracentesis or thoracentesis; or
2. Appropriate medically acceptable imaging or physical examination and one of the following:
 - a. Serum albumin of 3.0 g/dL or less; or
 - b. International Normalized Ratio (INR) of at least 1.5.

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If you disagree with the Age 18 medical decision...

- Reconsideration
- Hearing
 - Must submit a written appeal within 60 days
 - Payment continuation is possible if appeal is filed within 10 days (through hearing level)

When We Review A Disability Case

- When Improvement is Expected – Diary is set
- When Improvement is Possible - 3 years
- When improvement is not Expected - 7 years
- When you become eligible for SSI
under Sec 1619

**If we find that the claimant
is no longer disabled -
BENEFITS STOP**

Non-Medical eligibility SSA will ask for....

- Information about all your income, including work activity
- Information about your resources
- Information about your living arrangements



Payment Rates

- Living alone or paying fair share
 - **\$1040.21**
- Household of another
 - **\$764.25**
- Board and Care Home
 - **\$1,365.77**
- No Cooking Facilities
 - **\$1147.20**
- Medi-Cal Facility
 - **\$56.00**



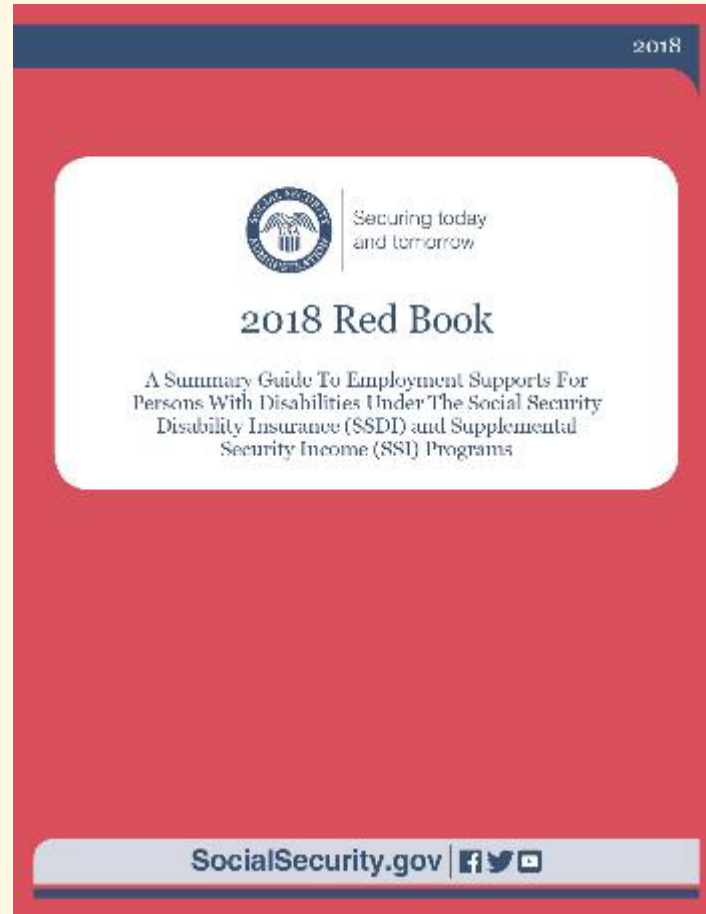
What about Health Insurance?

SSI links people to
MediCal

SSDI links people to
Medicare



Work Incentives



Section 301 Payments

- Those participating in an approved program of special education, vocational rehabilitation or similar services can continue to receive SSI
 - Program began before SSI eligibility ends
 - Continued participation will likely result in employment with earnings above SGA.
 - Examples: IEP age 18-21; VR agency; Support services using an individualized plan; Service plan with a school; SSA PASS

Ticket to Work

- TTW Employment Service Providers
 - Free employment services to help you find a job or maintain success while working.
 - Includes career counseling, vocational rehab and job placement and training.
 - TTW program may improve earnings potential and help to prepare for long-term success

socialsecurity.gov/work

1-866-YOURTICKET (1-866-968-7842)



Work Incentives under SSI

- Earned Income Exclusion
 - First \$65
 - 1/2 of the remainder
- Student Earned Income Exclusion
 - Exclude \$1,930 per month
 - Yearly maximum - \$7,770
- Plan for Achieving Self-Support (PASS)
- Property necessary for self support
- Impairment-Related Work Expenses



SSI Earned Income Example

Earnings \$500/Month

Oscar receives SSI of \$1040.21 and he starts a job earning \$500 a month.

\$500	wages
-\$20	unearned income exclusion
-\$65	earned income exclusion
<hr/>	
\$415	
$\div 2$	divide in half
<hr/>	
\$207.50	countable income

Oscar's Monthly Income

- SSI payment would have been \$1040.21
- New SSI payment $\$1040.21 - \text{CI } \$207.50 = \$832.71$

Wages	\$500
<u>SSI</u>	<u>\$832.71</u>
Total monthly income	\$1332.71

Oscar's monthly income has increased by \$292.50

SSI Earned Income Example

Earnings \$1000/Month

Claire receives SSI of \$1040.21 and she starts a job earning \$1000 a month.

\$1000	wages
-\$20	unearned income exclusion
-\$65	earned income exclusion
<hr/>	
\$915	
$\frac{1}{2}$	divide in half
<hr/>	
\$457.50	countable income

Claire's Monthly Income

- SSI payment would have been \$1040.21
- New SSI payment $\$1040.21 - \text{CI } \$457.50 = \$582.71$

Wages	\$1000
<u>SSI</u>	<u>\$582.71</u>
Total monthly income	\$1582.71

Claire's monthly income has increased by \$542.50

Student Earned Income Exclusion (SEIE)

- Youth under age 22 and regularly attending school
 - College 8 hours/week
 - High School 12 hours/week
 - Training course to prepare for employment 12 hours/week
 - Transition employment preparation program while in Special Education

- \$1,930/month
- \$7,770/year



SEIE example



Jim works at a grocery store and earns \$600 a month.

Earnings	\$600 x 12 months =	\$7,200 year
Yearly Student exclusion=		- <u>\$7,770 year</u>
Countable income =		\$0

Plan to Achieve Self-Support

- Set aside income and resources to use for a work goal.
- Examples of expenses
 - Educational expenses
 - Vocational training
 - Assistive technology
 - Expenses for starting a business
- Form SSA-545
 - Specific work goal
 - Specific time frame





PASS Example

- Ann wants to go to school to become a RN
- Ann receives SSDI of \$1200 a month
- Ann needs \$1040.21 a month for tuition, books and supplies. This amount is excluded for the approved Plan to Achieve Self-Support
- Ann is eligible for SSI of \$1040.21 to use for living expenses and uses the PASS funds of \$1180 for approved plan expenses

Impairment Related Work Expense (IRWE)

- Deduct cost of certain impairment-related items and services from gross earnings
 - Item or services enables you to work
 - Needed because of impairment
 - Item or service is not reimbursed by another source
 - Cost is reasonable



IRWE example

Deduct cost of Impairment Related Work Expenses from gross earnings when SGA determination is made

Lou earns \$1000 a month

IRWE expenses (by month)

Service animal	\$50
Prescription co-pays	\$40
Attendant care	\$250

Countable earnings \$660 (before earned income exclusions)

Additional Work Incentives under SSI

- Section 1619 Work Incentives
 - Special SSI Payments for People
 - Who Work
 - Continued Medi-Cal Eligibility
 - Reinstatement Without a New Application



Work Incentives Planning and Assistance (WIPA)

- WIPA provides information and benefits counseling to help you understand how work and earnings affects your benefits
- Contact Ticket to Work to locate a WIPA project
 - 1-866-833-2967
 - Choosework.ssa.gov/findhelp

Protection and Advocacy for Beneficiaries of Social Security (PABSS)

- Protect legal rights of beneficiaries who want to work
- Identify and remove barriers to employment
- Information about obtaining VR services
- Contact Ticket to Work to locate PABSS organization
 - 1-866-968-7842
 - Choosework.ssa.gov/findhelp

Grants and Scholarships

- Do not count as income or resources for up to nine months
- Must be used for tuition, fees, and other necessary educational expenses.
- Pell grants and student aid loans, BIA student assistances does not count as income for SSI

Achieving a Better Life Experience (ABLE) Account

- Tax-advantaged savings account for an individual with a disability
- ABLE account funds can be used for disability-related expenses
- ABLE accounts (up to \$100,000) do not account as an SSI resource
- ABLE accounts are funded by the account owner, family, friends
 - Eligibility for an ABLE account
 - Eligible for SSI based on a disability or blindness that began before age 26; or
 - Entitled to SSDI or CDB based on a disability or blindness that began before age 26; or
 - Have a certification that disability or blindness occurred before age 26

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?

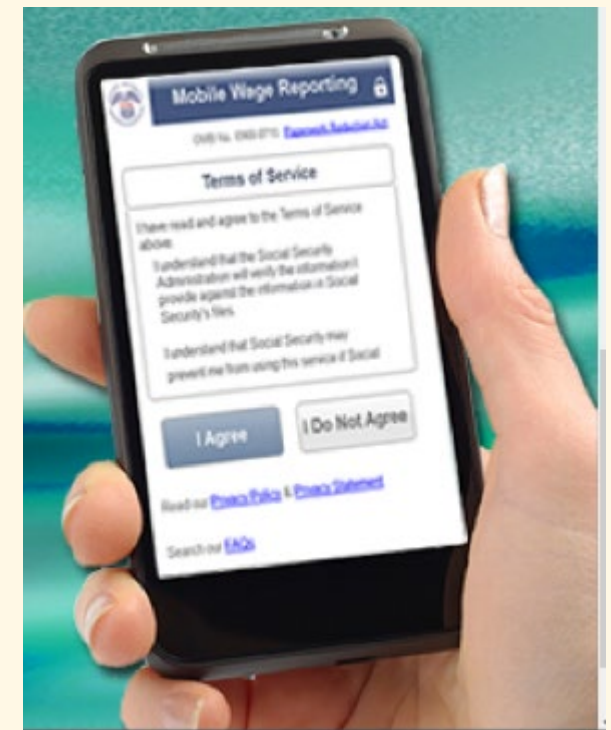
Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

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.

Wage Reporting

- Mail pay stubs to your local office
- SSI Telephone Wage Reporting
Toll-free (866)772-0953
- Internet Wage Reporting via *my* Social Security
- SSI Mobile Wage Reporting application (SSIMWR)
 - Download free application in Google Play or Apple App Stores.



my Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

ssa.gov/myaccount/what.html

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 earnings record, 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

How to Open a *my* Social Security Account

1. Visit ssa.gov/myaccount
2. Select: “Sign In or Create an Account”
3. Provide some personal information to verify your identity (answer “out of wallet” questions)
4. Choose a username and password
5. Select how to receive a security code every time you access your account (text or email)

Q&A session

