

# Social Security Disability Benefits

Making Sense of a  
Tedious and  
Technical Process

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# The Agenda

- ◉ What is Disability?
- ◉ Social Security Disability Benefits (SSDI) vs. Supplemental Security Income (SSI)
- ◉ The Application Process
- ◉ What to Expect at Your Disability Hearing
- ◉ Tips for Applying
- ◉ What Happens After Case Is Approved
- ◉ Q&A



# Disability Benefits under SSDI & SSI?

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- ◉ **What are Disability Benefits?**
- ◉ **What is Social Security Disability Benefits (SSDI)?**
- ◉ **What is Supplemental Security Income (SSI)?**
- ◉ **The Technical Difference between SSDI & SSI**

# SSDI vs. SSI

## Social Security Disability Benefits vs. Supplemental Security Income

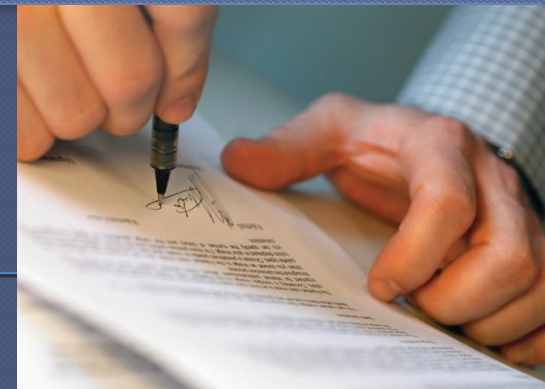
	<b>SSDI (Title II of the Soc. Sec. Act)</b>	<b>SSI (Title XVI of the Soc. Sec. Act)</b>
<b>Definition of Disability</b>	Any physical or mental impairments that lasts 12 months or more that prevents a person from working a full time job	Same as SSDI
<b>Work Credit Requirement</b>	Generally, must have worked for 20 out of the past 40 quarters (may be less for younger workers)	No credit requirement
<b>Financial Restrictions</b>	No limitation on household income or assets (some exceptions may apply)	Household income limit determined by household size and assets is limited to \$2K for individual and \$3K for couples
<b>Amount of Disability Benefits</b>	Depends on how much the claimant has paid into social security through the taxes that the claimant paid from his/her earned wages	For 2015, max amount of SSI is set at \$733 with offset for other sources of income
<b>Included Health Insurance</b>	Medicare: eligible 2 years after the date of disability	Medicaid: eligible as soon as claimant is declared disabled
<b>Benefits for Children</b>	Children are entitled to a dependent's benefits, there is a family maximum	No dependent's benefits available. Children can qualify for SSI <u>on their own</u> .
<b>Working while applying for disability or while receiving disability</b>	May not exceed SGA and has to be part-time hours or less. For 2014, SGA is set at \$1090/month (\$1820/month for individuals who claim blindness as their impairment)	Same as SSDI; however, every dollar of income will offset a dollar from the \$733 of SSI benefits.
<b>Backpay</b>	May go back to the date of disability but no further than a year prior to the application date	May go back to the date of the initial application



# The Application Process

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- ◉ Initial Application
- ◉ Appeals Process
- ◉ Hearing Process
- ◉ Appeals Council
- ◉ U.S. District Court



# What to Expect at Your Disability Hearing

- ◉ The Judge's Role
- ◉ Your Attorney's Role
- ◉ Your Testimony
- ◉ Evidence to Present
- ◉ Other Witnesses
  - Medical Experts
  - Vocational Expert
  - Your Witnesses



# Tips for Applying

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- ◉ Know your date of disability.
- ◉ Organize medical and work history.
- ◉ File all appeals timely.
- ◉ Do not miss SSA appointments.
- ◉ Get a letter from your doctor.
- ◉ Financially and mentally prepare for a 2 year process.
- ◉ Do NOT attend an Administrative Law Judge Hearing without an attorney.

# What Happens After Proving Your Case



- Monthly checks will be issued within 100 days of a favorable decision.
- Retroactive payment for period from date of disability to date of first check.
  - Will not go further back than a year prior to application date.
  - Will be issued anywhere from 3-9 months after the first check is received.
- Representative Payees
  - In cases where the disabled would not be able to take care of themselves.
  - Typically assigned to a close family member
  - Makes sure benefits are being used appropriately
- Disability Reviews



# Q & A

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