



**The Arc**<sup>™</sup>

*Arapahoe & Douglas Counties*

# Step Up! Into Life after High School Session 2

How do I pay for it 1; An in-depth information on Working, Social Security and Financial Planning

FOR PEOPLE WITH INTELLECTUAL AND DEVELOPMENTAL DISABILITIES

*Achieve with us.*

# What You Will Learn

- SSI
- SSDI

# Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

The Social Security Administration administers 2 programs for people with disabilities:

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

These are different!

Amy Heller

Benefits Program Manager with  
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# Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

SSA Benefits provide a Gateway to other supports

- Health insurance (Medicaid/Medicare)
- Medicaid Waivers (Long Term Care)
- Other assistance programs

Supplemental Security Income (SSI)  
*Needs Based*



Provides benefits to low income people who are disabled, blind, or elderly

Social Security Disability Insurance (SSDI)  
*Entitlement*



Provides benefits to disabled or blind people based on contributions paid into the Social Security trust fund (FICA)

# Supplemental Security Income (SSI)

- AKA: Title XVI, Social Security (even though it's not)
- 'Supplemental': provides supplemental income to specific populations to address basic needs (i.e. food, shelter, clothing)
- Do not have to have 'paid in' to Social Security to get.
- Need to have very low income and assets
- Maximum monthly amount in 2018 \$750 per month for individuals and \$1,125 for couples (AKA Marriage penalty)

# Supplemental Security Income (SSI)

- Both earned and unearned income impact amount
  - Earned: after 1<sup>st</sup> \$65 reduces \$1 for every \$2 earned
  - Unearned: after 1<sup>st</sup> \$20 reduces \$1 for every \$1 received
- Amount fluctuates based on income from 3 months before
- Must maintain medical eligibility (reassessed yearly)
- Is an eligibility requirement for other benefits the individual may be eligible for (Medicaid/Waivers...)

# Social Security Disability Insurance (SSDI)

- AKA: ‘disability’, Title II, Social Security
- ‘Insured’ by a worker’s contributions into SSA trust fund (FICA taxes)
- Will get if a Parent has retired, receiving SSDI themselves or deceased
- Can be from individual’s own work record, but for most individuals with IDD will likely pull from parent’s work record.
- Will always give them the “biggest bang for their buck”
  - Benefit will always draw from the parents work record who is the highest (once the Parent has retired, receiving SSDI themselves or deceased).
  - Pulled from any parent/person who claimed the individual on taxes before the age of 18. (Even if divorced)
- A person can receive SSDI regardless of assets or ‘non-countable’ income
- An individual can get both SSI and SSDI at the same time.
- Social Security will start SSDI automatically when a Parent has retired, receiving SSDI themselves or deceased.

## The Similarities between SSI and SSDI

- Use the same definition of disability
  - Substantial Gainful Activity (SGA)
  - Medical criteria
- Provide access to health insurance
- Use the same application process

## The Differences between SSI and SSDI

### SSI

- Benefit for individuals with very low income
- Benefit amount is a Federally set amount adjusted slightly each year
- Limits on assets/resources
- Living arrangement can effect benefit amount and eligibility
- Medicaid eligibility comes with SSI

### SSDI

- Benefit for insured individuals and certain relatives
- Benefit amount based on FICA contributions
- No limits on assets/resources
- Living arrangement has no effect on benefit amount or eligibility
- Medicare eligibility usually 2 years after starting SSDI benefits

## The Differences between SSI and SSDI

### SSI

- Eligibility begins 1<sup>st</sup> of the full month following date of application
- Benefit reduces based on other income
- SGA only applies to eligibility determination

### SSDI

- Eligibility dependent on date of onset of disability
- Benefit is 'all or nothing'
- Monitoring of SGA is on-going

# Definition of Disability

“The inability to engage in any Substantial Gainful Activity (SGA) because of a medically determined physical or mental impairment.”

For Social Security benefits ‘disability’ is based on your inability to work:

- You cannot do work that you did before
  - They decide that you cannot adjust to other work because of your medical condition(s)
- AND**
- Your disability has lasted or is expected to last for at least one year or to result in death

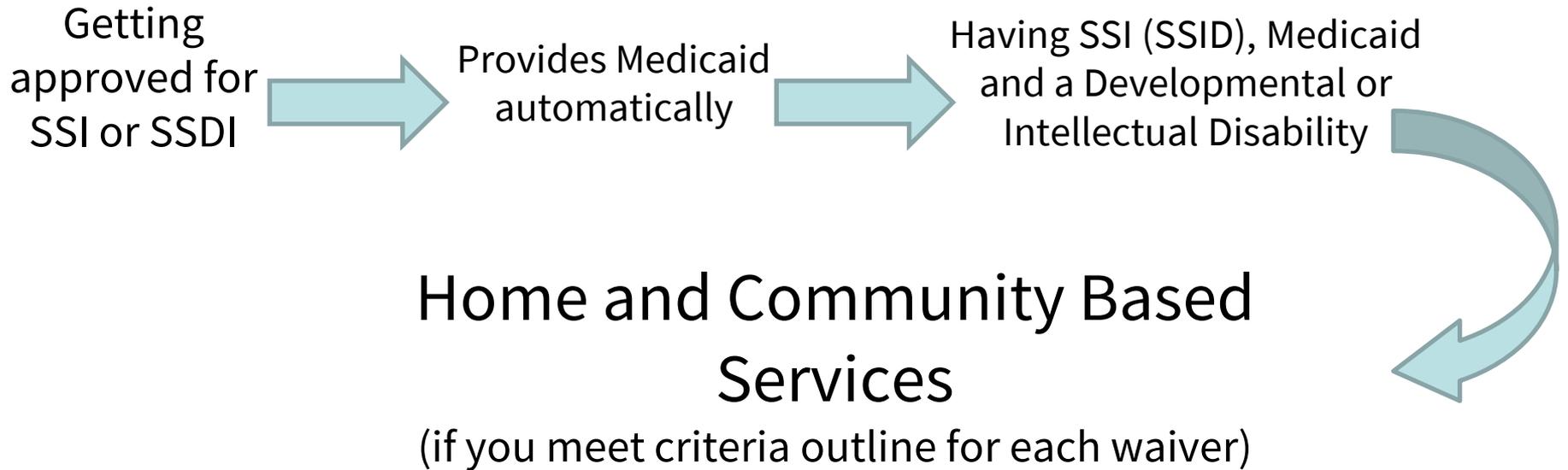
# Substantial Gainful Activity (SGA)

- To be eligible for disability benefits, a person must be unable to engage in substantial gainful activity (SGA).
- A person who is earning more than a certain monthly amount (net of impairment-related work expenses) is ordinarily considered to be engaging in SGA.
- The monthly SGA amount for:
  - Statutorily blind individuals for 2019 is \$2040.
  - For non-blind individuals, the monthly SGA amount for 2019 is \$1220.
  - SGA for the blind does not apply to Supplemental Security Income (SSI) benefits, while SGA for the non-blind disabled applies to Social Security and SSI benefits.

## Low Income/Assets

- To qualify initially income generally must be below SGA (\$1220/month)
- Countable income must remain below certain levels or SSI will drop to \$0 (Which is ok for a few months, contact us if your loved one falls into this area for more details).
- ‘Liquid’ assets must be below \$2000 for an individual or \$3000 for a couple
- If an individual loses SSI may be at risk of losing Medicaid

# How Medicaid, SSI (SSDI) and Waivers are connected!



When someone becomes approved for SSI/SSDI they automatically get:

- With SSI comes Medicaid  
(With SSDI comes Medicare after 2 years of getting SSDI)

## But Do not apply for SSI/SSDI first

We at The Arc recommend you apply for Medicaid and the Developmental Disability Determination (DD Determination) before applying for SSI.

- Yes, it is three applications instead of one, but if your loved one gets Medicaid and DD Determination, they can start waiver supports, while applying for SSI.
- If SSI denies the application and your loved one already has Medicaid and is using waiver supports, they can continue to use waiver supports during the SSI appeal (which can take up to 2 years).
- If you apply for SSI first and get denied you cannot access waiver supports until the appeal is heard...which could be 2 years.

# SSI/SSDI Application Process

- You can now apply online for both
- Or call your local Social Security Office to schedule an in person or over the phone interview
  - Know they allow for a 90 minute meeting and kick you out at 90 minutes...no matter if you are done or not.
  - We recommend completing as much of the application that you can before setting up an in-person interview.

## When to apply:

### SSDI (if the individual does not have SSI already):

- Apply ASAP after onset of disability, or at 18, or at time of event that would qualify (retirement, disability or death of parent)
- Always good to check with SSA after retirement, disability or death of parent

### SSI:

- After you apply for Medicaid and DD Determination
- You can apply anytime after the first full month an individual turns 18

# Getting Ready to Apply for SSI/SSDI (Medicaid and Waivers)

## SSI/SSDI

- Birth certificate
- Social Security card (front & back)
- Medicare/Medicaid card (If they have it)
- List of medications
- Wages: paystubs for 3 months or one paystub with one with Year to Date total
- Stocks/Bonds
- Assets over \$2,000
- Trust Funds
- Checking/Savings account amounts
- VA pension
- Social Security benefits
- Any other benefits received
- Life Insurance
- Health Insurance
- Burial Insurance

(Medicaid needs almost the same items)

## The DD & SLS Waivers

- Copy of birth certificate
- Copy of Social Security card (front & back)
- Copy of picture ID (Colorado State ID, School ID, or Passport)
- Copy of most recent award letter from SSI/SSDI
- Copy of Medicaid card
- Guardianship paperwork (if applicable)
- Approval letter from the State of Colorado for any trusts
- Completed Professional Medical Information Page \*(Please be sure that the individual is seen by a doctor eight months after they turn 17. The physician will need to sign a Professional Medical Information Page (PMIP) before we can start the enrollment process into SLS Services.)

# Getting Ready to Apply for SSI/SSDI

- Surprisingly high percent of applications are denied
  - Usually because of insufficient documentation
- Always appeal a denial
  - If denied for non-medical reasons call local SSA office and ask for a review
  - If denied for medical reasons complete 'Appeal Request and Appeal Disability Report' on-line or call 1-800-772-1213
  - You can ask to continue benefits during appeal but may be responsible for a pay back if appeal is lost

# Assistance with App...Help!

- Atlantis Community Inc
  - 201 S Cherokee St, Denver, CO 80223; 303-733-9324
  
- Bayaud Enterprise
  - 333 W Bayaud Ave, Denver, CO 80223; 303-830-6885
  
- Center for People with Disabilities
  - 10317 Washington St.; Thronton, CO 80229; 303-790-1390

# Getting Ready to Apply for Developmental Disability Determination

## **You will need:**

- IQ testing

And/Or

- Adaptive testing

## **Other Supporting Documents that will help:**

- Letters from medical professionals
- Medical reports/labs
- Letters from teaches/providers

Who do I contact for support with the DD Determination?

- The Intake or Case Manager with the CCB you are connected to.

# Representative Payee

- A designation by SSA of a person who helps the recipient of benefits manage their benefits and other money (Can be the individual themselves).
  - If the individual gives up Rep Payee, they have to “prove” they can manage their benefits to become their own Rep Payee again, which is difficult.
- If not the individual, a person must apply for and be appointed by SSA
- SSA will not speak to anyone other than beneficiary or representative payee without separate release
- Family members or providers usually take role, can be a paid role (See SSA website for more details)

# Representative Payee

- What a Rep Payee does:
  - Must report beneficiary's income, changes in circumstances that might effect benefit
  - Use benefits to pay for basic necessities
  - And keep good records
- It is advised that A Rep Payee us a separate/different bank or credit union then the one they have their personal accounts.
  - This allows for no confusion in accounts or issues with reporting.
- Remember SSI/SSDI intent is to cover room and board (i.e., Rent)
  - All adults pay room and board, so SSA says an individual with IDD should too.
  - Rent discussion... a personal family choice. (Income, taxes, documentation...)
  - “In Hand” supports
    - If you do not have your loved one pay room and board they may get lass SSI/SSDI called “In Hand” Supports.
    - SSA will reduce the SSI/SSDI payments by an amount they choose because the individual doesn't need as much SSI/SSDI due to getting free room and board.



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