

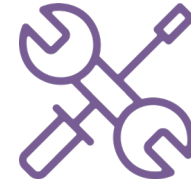
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Navigating SSDI and SSI: Support for Military- Connected Families and Caregivers

Navigating SSDI and SSI: Support for Military-Connected Families and Caregivers



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Today's Presenter



Rhonda Romero

Public Affairs Specialist

Social Security Administration (SSA)



Social Security Disability Insurance & Supplemental Security Income



SSA.gov

SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Benefits come from 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.
Insurance that workers earn by paying Social Security taxes on their wages.	Needs-based program where eligibility depends largely on limited income and resources.
Pays benefits to people who can no longer work due to a disability, regardless of their income and resources.	Pays people with a disability who are unable to work AND have limited income and resources; pays people age 65 and older with limited income and resources.
Pays benefits for workers and adult children with a disability since childhood. Must meet insured status requirements.	Payments for children and adults in financial need. Must have limited income and limited resources.



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Social Security Disability Insurance (SSDI)



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Definition of Disability - Adult

The Social Security Act defines disability as:

A person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or

The person's medical condition must prevent them from doing substantial gainful employment – work that they did in the past, and it must prevent the person from adjusting to other work.



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Requirements for Getting Disability Benefits

To be eligible for disability benefits, you must meet two different earnings tests:

- a recent work test, and
- a duration of work test.

Note: Certain blind workers must meet only the duration of work test.



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Rules for Duration of Work Test

If you develop a disability	Then you generally need
Before age 28	1.5 years of work
Age 30	2 years
Age 34	3 years
Age 38	4 years
Age 42	5 years
Age 46	6 years
Age 48	6.5 years
Age 50	7 years
Age 52	7.5 years

NOTE: *This table doesn't cover all situations.*



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When should I apply for disability benefits?

- Apply as soon as you develop a disability.
- Processing an application for disability benefits can take six to eight months.
- We may be able to process your application faster if you help us by getting any other information we need.



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Disability Evaluation Under Social Security

Also known as “The Social Security Blue Book”

- Helps physicians and other health professionals gain an understanding of the disability programs administered by the Social Security Administration.
- Explains how each program works, and the information health professionals can furnish to help make sound and prompt determinations and decisions on disability claims.
- Lists specific criteria under which claimants who have a disability can be eligible for Social Security disability benefits.

ssa.gov/disability/professionals/bluebook



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How do I apply for disability benefits?



Online at ssa.gov/disability



Call **1-800-772-1213**, 8 a.m. to 7 p.m. Monday through Friday, to make an appointment at your local office



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How is a Disability Determination Made?

Five-step process:

1. Are you working?
2. Is your medical condition “severe” ?
3. Does your impairment(s) meet or medically equal a listing?
4. Can you do the work you did before?
5. Can you do any other type of work?



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SSDI: What Happens Next?

- Your application will be reviewed to make sure you meet some basic requirements for disability benefits.
- We'll check whether you worked enough years to be eligible and evaluate any current work activities.
- If you meet these requirements, we'll forward your case to the Disability Determination Services office in your state.



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Disability Determination Services Office - State

- This state agency completes the initial disability determination decision for us.
- Doctors and disability specialists in the state agency ask your doctors for information about your condition(s). They'll consider all the facts in your case.
- They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated.



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Compassionate Allowances (CAL)

- A way of quickly identifying diseases and other medical conditions that typically meet the Listing of Impairments based on minimal objective medical information.
- Allows Social Security to identify those people with the most serious disabilities for allowances based on objective medical information that we can obtain quickly.
- Is not a separate program from the Social Security Disability Insurance or Supplemental Security Income programs.

ssa.gov/compassionateallowances



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Wounded Warriors & Veterans

Wounded warriors and veterans with 100% Permanent & Total disability ratings from the VA may be able to get expedited medical decisions on SSDI and SSI applications.

ssa.gov/veterans



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We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you, and update your personal *my* Social Security account.
- If approved, your personal *my* Social Security account and your mailed letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, your personal *my* Social Security account will be updated, and your mailed letter will explain why and tell you how to appeal the determination if you don't agree with it.



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Disagree With The Medical Decision?

If you were recently denied for Social Security Disability or Supplemental Security Income, you can appeal the decision within 60 days of the date on your decision notice.

ssa.gov/apply/appeal-decision-we-made



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SSDI: Benefits for the Family

Spouse

- At age 62
- At any age if caring for child who is under 16 or has a disability
- Divorced spouses may be eligible

Child

- Not married under age 18 (under 19 if still in high school)
- Not married and has a disability that started before age 22



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You need to tell Social Security if...

- you have an outstanding warrant for your arrest
- you are convicted of a crime
- you violate a condition of parole or probation



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Working While Receiving Benefits

- Social Security has special rules called *work incentives* that allow you to test your ability to work and still receive monthly Social Security disability benefits. You can also get help with education, rehabilitation, and training you may need to work.
- If you do take a job or become self-employed, tell us about it right away. We need to know when you start or stop work and if there are any changes in your job duties, hours of work, or rate of pay.
- Individuals receiving Social Security disability benefits and their representative payees must report their wages. Wages can be reported using their personal *my* Social Security account online.



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Continuing Disability Review

In general, your benefits will continue if you still have a disability that prevents you from working. Any person who receives disability benefits must have their medical conditions reviewed. How often we review your medical condition depends on whether your condition is likely to improve. We call this review a Continuing Disability Review (CDR).

If medical improvement is:

- Expected, we'll normally review your medical condition within 6 to 18 months after our decision.
- Possible, we'll normally review your medical condition about every 3 years.
- Not expected, we'll normally review your medical condition about every 7 years.

Your initial award notice will tell you when you can expect your 1st medical review. At that time, you will need to complete and submit the CDR forms to us.



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Online SSA-454 Form

You can complete the CDR forms online. The online option is available to any adult who receives Social Security Disability Insurance, Supplemental Security Income, or both, and who does not have a representative payee.

To complete the form online, sign in to your personal *my* Social Security account and select “*Complete Your Continuing Disability Review*”. If you do not have an account, visit ssa.gov/myaccount to get started.

The online SSA-454 form is convenient, secure, and easy to use.

Completing the online form saves you time by pre-filling medical information from your last disability decision. This includes medical providers and medicines.

You can save your progress and get email confirmation of your submission once you complete the form. You can also print the submission to keep for your own records.



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Supplemental Security Income

SSI



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Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and resources;
- be age 65 or older;
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.

ssa.gov/ssi/eligibility



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Requirements for Getting SSI Continued

- Your income – money you receive such as wages, Social Security benefits, and pensions.
- Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Where you live – must live in the U.S., or Northern Mariana Islands. If you're not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.



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Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veteran's benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



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Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

Individual Limit: \$2,000 | Couples Limit: \$3,000



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Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility



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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.



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What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- change in citizenship or immigration status
- change in help with living expenses from friends or relatives
- eligibility for other benefits or payments
- admission to or discharge from an institution (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- leaving the U.S. for a full calendar month or for 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape



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You need to tell Social Security if... (con)

- you have an outstanding warrant for your arrest
- you are convicted of a crime
- you violate a condition of parole or probation



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SSI for Children

Who is considered a “child” for SSI?

A person with a disability who is neither married nor head of a household and:

- is under age 18; or
- is under age 22 and is a student regularly attending school.



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SSI Requirements for Children

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or have a disability. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.
- Condition must be expected to last at least 12 months or result in death.



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SSI Requirements for Children (continued)

- Children with a disability living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the child with a disability and parent(s) living in the household are assessed.

Children's income examples:

- Child support
- Social Security auxiliary benefits
- Gifts



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Deeming

What is it?

The process of determining how much of a parent(s) income and resources will count is called deeming.

When does it apply?

If the parent(s) has income and/or resources that we must consider and:

- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.



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SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.



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SSI and Age 18 Foster Children

A disabled youth transitioning out of foster care may file an SSI application if he or she:

- lives in a foster care situation;
- alleges blindness or disability;
- appears likely to meet all of the non-medical eligibility requirements when foster care payments terminate;
- expects foster care payments to cease within 180 days of the application filing date; or
- is within 180 days of losing foster care eligibility because of age.



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SSI & Homeless

Social Security defines “homeless” as:

A **transient** – an individual with no permanent living arrangement, i.e., no fixed place of residence. A transient is neither a member of a household nor a resident of an institution.

If you are homeless, you can receive your SSI benefits by:

- having them deposited into your personal bank account;
- having your benefits mailed to a third party;
- having a relative or other third party be assigned as your representative payee; or
- having your benefits directed to a Direct Express bank card.



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How to Apply for SSI (Adult)

You can begin the process and complete a large part of your application online!

You may be eligible to complete your application online if you:

- are between the ages of 18 and 65;
- have never been married;
- are a U.S. citizen;
- haven't applied for or received SSI benefits in the past; and
- are applying for Social Security Disability Insurance at the same time as your SSI claim.



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How to Apply for SSI (Under Age 18)

- Visit [ssa.gov/ssi/start.html](https://www.ssa.gov/ssi/start.html) to let us know you want to apply for SSI for a child under age 18;
or
- Schedule an appointment with us. Call **1-800-772-1213** (TTY **1-800-325-0778**) from 8 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;
or
- Begin the process online by completing the Child Disability Report at [ssa.gov/childdisabilityreport](https://www.ssa.gov/childdisabilityreport). A representative will then contact you to complete the application.



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SSI: What Happens Next?

- Your application will be forwarded to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.



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Special SSI Qualification Requirements for Non-Citizens

Effective August 22, 1996, most non-citizens must meet two requirements to be potentially eligible for SSI:

- be in a **qualified alien** category; and
- meet all of the other rules for SSI eligibility, including the limits on income and resources, etc.



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The Ticket to Work Program

- Social Security and Supplemental Security Income disability beneficiaries can get help with training and other services they need to go to work **at no cost to them.**
- Most disability beneficiaries are eligible to participate in the Ticket to Work program and can select an approved provider of their choice who can offer the kind of services they need.

choosework.ssa.gov



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We'll tell you our decision... (con)

- When the state agency makes a determination on your case, we'll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination if you don't agree with it.



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ABLE (Achieving a Better Life Experience) Act

- Signed into law December 2014
- Allows certain individuals with disabilities and their families to save money in a tax advantaged savings and investment account, similar to a 529 College Savings Account
- Limits eligibility to individuals who became disabled before turning 26
- Account must be administered by a qualified ABLE program which is available in most states.



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ABLE Account Limits & Qualifying Expenses

- Save up to \$100,000 without affecting benefits.
- Money in ABLE accounts can cover qualified disability expenses.
 - Some of these expenses include:
 - Housing
 - Education
 - Healthcare
 - Transportation
 - Assistive technology
 - Personal support services
 - Job training



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ABLE Act

- Currently, over 45 states and Washington, DC have established ABLE programs.
- Beneficiaries can enroll in an ABLE program in their state or another state that accepts out-of-state residents.
- Visit our web sites:
ssa.gov/ssi/spotlights/spot-able.html or
choosework.ssa.gov/blog/2023-08-22-able-accounts-what-you-should-know.html to learn more about ABLE accounts.



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Medicare and Medicaid

Medicare – federal health insurance program for people 65 or older and people who have been getting disability benefits for 24 months.

Medicaid – state health program for people with low incomes and limited resources.

- In most states, children who get SSI may be eligible for Medicaid.
- In many states, Medicaid comes automatically with SSI eligibility.



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Representative Payee

- Social Security's Representative Payment Program appoints a relative, friend, or other interested party to serve as the 'representative payee' who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.
- We thoroughly investigate those who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary's payments and is given the authority to use them on the beneficiary's behalf.
- Our *Representative Payee Portal*, accessible with a *my* Social Security account, lets individual representative payees conduct their own business or manage direct deposit, wage reporting, and annual reporting for their beneficiaries.



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Advance Designation of Representative Payees

What is it?

- Effective March 2020, Advance Designation of Representative Payees allows you to designate in advance up to three individuals who could serve as a representative payee for you, should the need arise.

Who is it for?

- Adult and emancipated minor applicants and beneficiaries of Social Security or Supplemental Security Income, who do not have a representative payee



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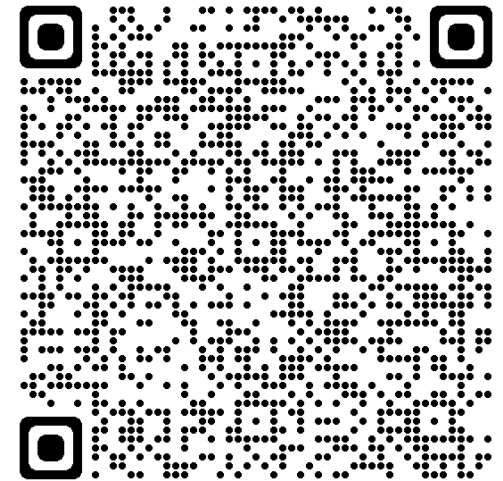
[SSA.gov](https://www.ssa.gov)

Social Security Number and Card

Applying online is the fastest way to request a Social Security card. Just go to ssa.gov/number-card and answer a few questions to find out the best way to apply.

You can:

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, date of birth).
- Request a Social Security number for the first time.



You may be able to apply completely online. In some cases, you can start the process online and complete it at a local Social Security office or Card Center. You may also have the option to self-schedule an in-office appointment online to finish the process. If you are unable to self-schedule online, please call **1-800-772-1213** to make an appointment to come into a local office.



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How to Get Help from Social Security



- Go online to SSA.gov **OR**
- Call our National 800 Number (800-772-1213)
- Call your local office (www.ssa.gov/locator)
- If you need in-person help, you must make an appointment.
- Use our Mobile Check-In Express feature when you visit the office for your appointment.



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Securing your today and tomorrow

Prepare

- Check eligibility for benefits
- Get a benefits estimate
- Plan for retirement

Apply

- Apply for benefits
- Sign up for Medicare
- Apply for SSI

After you apply

- Check application or appeal status
- Appeal a decision we made

Manage benefits & information

Documents

- Get benefit verification letter
- Get tax form (1099/1042S)

Number & card

- Replace card
- Request number for the first time
- Report stolen number

Payment

- Update direct deposit
- Repay overpaid benefits
- Request to withhold taxes
- View benefit payment schedule

Record

- Change name
- Update contact information
- Update citizenship or immigration status
- Report a death

Appointments

Learn how to make or change an appointment at a local office.

[Learn how to make an appointment](#)

my Social Security

Find out what you can do with an account and access personalized online services.

[Learn about your account](#)

Scams

Learn how to identify and report scams.

[Read about scams](#)



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 Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits.
- Get a benefit verification letter as proof that you are getting benefits.
- Check your earnings record, benefit, and payment information.
- Update your contact information.
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only).
- Submit your advance designation of representative payee request*.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Complete the Medical Continuing Disability Review Report (SSA-454).

ssa.gov/myaccount/what.html



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my Social Security Services Continued

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 recent earnings history, to verify the amounts that we posted are correct.
 - The estimated Social Security and Medicare taxes you've paid.

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We're With You Through Life's Journey



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Continuing Education



This webinar has been approved for the following continuing education (CE) credits:

- Accredited Financial Counselors (AFC)
- Board Certified Case Managers
- Board Certified Disability Management Specialists
- Board Certified Patient Advocates (BCPA)
- Certified Family Life Educators (CFLE)
- Certified Health Education Specialists (CHES)
- Certified in Family and Consumer Sciences (CFCS)
- Certified Personal and Family Finance Educator (CPFFE)
- Certified Personal Finance Counselors (CPFC)
- Master Certified Health Education Specialists (MCHES)
- Social Workers, LPCs LMFTs

** *Certificate of attendance available.*

Evaluation Link

Go to the event page for the evaluation and post-test link.

[Continuing Education](#)

Questions?

Email CE@oneop.org

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Fostering Belonging for Military-Connected Teens

August 27th

11 a.m. – 12:30 p.m. ET

Join us for an insightful webinar on the impact of school transitions related to military moves and how these changes affect military-connected adolescents. We'll explore the challenges transient students face and discuss strategies professionals can use to support teens in building a sense of belonging and community. Learn how to foster belonging, create supportive school cultures, and help military-connected students thrive despite frequent relocations.



Creating Accessible Youth Development Programs in Military Communities

September 10th

11 a.m. – 12:30 p.m. ET

This event will focus on fostering positive outcomes through youth development programs. This webinar will explore how camps, 4-H, and military youth services can support the well-being of all young people, including those with disabilities. Speakers from Cooperative Extension and military-connected programs will share real-world examples and resources to help service providers enhance their programming and promote meaningful participation for all youth.

Launching Leaders: Preparing Military-Connected Teens for Adulthood

September 24th

11 a.m. – 12:30 p.m. ET

This webinar will identify approaches, tools, and resources that increase resilience and self-advocacy for military-connected teens. Presenters will highlight the critical role of positive youth-adult relationships and examine ways to support military-connected teens in their transition to adulthood. Drawing on recent research, the session explores practical strategies and resources like the Cooperative Extension 4-H program.

ACADEMY HOMEPAGE:

<https://OneOp.org/series/2025academy/>

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