

Wellness Education Series: Understanding Social Security Disability Insurance and Supplemental Security Income Benefits

Presenter:

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This event is intended as a support service in an educational group format. This event does not establish a patient-provider relationship and is not meant to provide patient-specific clinical direction. Due to licensure law, this event is intended only for individuals physically located in the state of Colorado.

Overview and Objectives

1. What is the “Definition of Disability”: who determines eligibility for Social Security Disability Insurance (SSDI) and qualification for Supplemental Security Income (SSI)
2. Types of disability benefits you might have or be able to apply for:
 - Employer-sponsored and private disability insurance
 - SSDI through the Social Security Administration (SSA)
 - Supplemental Security Income (SSI)
3. How to Apply for SSDI and/or SSI
 - Internet, in person at your local SSA office, or by telephone
4. Timeframe for decision from the SSA and start of benefits
5. Health insurance coverage for individuals receiving SSDI or SSI
6. Q & A

Definition of Disability

1. Social Security, by law, has a very strict definition of disability. To be found disabled:
 - You must be unable to do any substantial work because of your medical condition(s) **AND;**
 - Your medical condition(s) must have lasted or be expected to last at least one year or be expected to result in your death
 - The person's medical condition(s) must prevent them from doing work that they did in the past, and it must prevent them from adjusting to other work.
2. My physician indicates that I have a “disabling condition”. Is that enough to qualify me for benefits?
 - **NO.** You cannot get disability benefits solely because your doctor has diagnosed you with a “disabling condition”

Types of Disability and Other Benefits

Private or Employer Benefits

1. Short/Long Term Disability: Employer-sponsored or private policy
2. HR Policies on: PTO, Sick Bank, Donated Hours
3. The Family and Medical Leave Act (FMLA). Requirements:
 - Employee must have worked at least 1250 hours within a 12 month period.
 - Employer must have at least 50 employees within a 75-mile radius.
 - Provides job protection; **no financial compensation**. Intermittent leave vs. Continuous

Federal Benefits

1. Social Security Disability Insurance (SSDI), through the Social Security Administration based on creditable years of employment
2. Supplemental Security Income (SSI) for individuals who have limited income and few resources
3. Medicare after 24 months of approval for SSDI benefits

Employer-sponsored and Private Plans

Questions to ask your employer or insurance carrier

1. Do I have an employer-sponsored short (STD) or long term disability (LTD) policy? What % of my salary is my benefit (50/60), and can I buy additional coverage.
2. Can I elect STD and/or LTD coverage(s) during open enrollment. What is the cost to me; does my employer pay a portion of the policy premium?
3. If it is a private plan, the insured most likely pays the entire premium.
4. Check with your insurance plan administrator to find out your benefit amount and how long you can collect benefits under STD and LTD.
5. Will I be required to apply for SSDI, and if so, what is the timeframe for this requirement?

Who is Eligible for SSDI Benefits

1. Social Security pays benefits to people who can't work because they have a medical condition that's expected to last **at least one year** or result in death.
2. You must have paid social security taxes through your employment.
3. Earning Requirements: you must meet **TWO** earnings tests:
 - A recent work test, based on your age at the time you became disabled;

AND

- A duration of work test to show that you worked the required number of hours/quarters under the Social Security Administration requirements.

You can go to the Social Security Administration (SSA) website and create online account to check your benefits statement to see if you are eligible to apply for SSDI:

www.ssa.gov/myaccount

SOCIAL SECURITY ADMINISTRATION www.ssa.gov

The screenshot displays the Social Security Administration's homepage. At the top, a browser window shows the URL <https://www.ssa.gov/>. The page features a dark blue header with the Social Security Administration logo, the text "Social Security", and navigation links for "SEARCH", "MENU", "LANGUAGES", and "SIGN IN/UP".

The main content area includes several large tiles:

- A large tile on the left with the text "Putting you in control... Learn what you can do online" and an image of a couple looking at a laptop.
- A tile labeled "Retirement" with an image of an elderly couple.
- A tile labeled "Disability" with an image of a family.
- A tile labeled "New Medicare cards are in the mail" with an image of an elderly couple.
- A tile labeled "Change of Address" with an image of a family moving.

At the bottom, there are four circular icons representing different services:

- my Social Security**: Represented by a hand icon pointing to a button.
- Social Security Number**: Represented by a Social Security card icon.
- Retirement Estimator**: Represented by a calculator icon.
- FAQs**: Represented by a question mark icon.

The bottom of the browser window shows the Windows taskbar with various application icons and the system clock displaying 10:50 AM on 8/20/2018.



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

Create your personal *my* Social Security account today

With your free, personal *my* Social Security account, you can receive personalized estimates of future benefits based on your real earnings, see your latest Statement, and review your earnings history. It even makes it easy to request a replacement Social Security Card or check the status of an application, from anywhere!

Create an Account

[Finish Setting Up Your Account](#) [Sign In to Your Account](#)



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How to Apply for SSDI

1. IN PERSON OR OVER THE TELEPHONE:

Call **1-800-772-1213** to schedule an appointment to file a disability claim at your local Social Security office, or to schedule an appointment for someone to take your claim over the telephone.

- The scheduled claims interview will last about one hour
- If you are hearing impaired, you can call the toll-free TTY number: **1-800-325-0778** between the weekday hours of 7:00am – 7:00pm
- After an appointment is scheduled, the SSA will send a **Disability Starter Kit** to help you prepare for the interview

2. ONLINE: *What you Need to Know About Filling Out the Online Disability*

Application: <https://www.ssa.gov/hlp/radr/10/global-report-works.htm>

The **Disability Starter Kit** contains Checklists and Medical and Job Worksheets for in person/telephone interviews, and also if you are filing an online application. It is available at the following web address:

https://www.ssa.gov/disability/disability_starter_kits_adult_eng.htm

Information Needed for Disability Interview

Disability Starter Kit

▪ **Checklists – Examples of requested information:**

1. Medical records already in your possession. The SSA will assist in getting additional records
2. Workers' compensation, and proof of any other disability benefits
3. Your name, date and place of birth, Social Security number (SSN), and the names, dates of birth for a current/former spouse and minor children, and their SSNs
4. Birth certificate, and proof of citizenship of lawful alien status

▪ **Medical and Job Worksheets – Examples of requested information:**

1. List of all physical or mental conditions that limit your ability to work
2. The amount of money you earned last year and this year, the date you stopped working, and names and addresses of employers
3. List of any doctors, hospitals, clinics, therapists, or emergency rooms visited because of your condition(s)
4. Medicines, medical tests, and job history

See next slides for additional information

Checklist – Adult Disability Interview

We encourage you to begin the application process online.

Visit www.socialsecurity.gov/applyfordisability to get started!

Use this **Checklist** to get ready for your appointment or when filing online. We need your personal and income information to complete the interview to determine if you are eligible for disability benefits. Keep your appointment even if you do not have all of the information. We will help you get any missing information.

☒ **Check off the applicable items below as you get them together for your interview.**

- ☐ **Medical records already in your possession.** (We will help you get the rest of your medical records. Please bring whatever medical records you have to the interview).
- ☐ Workers' compensation information, including the settlement agreement, date of injury, claim number, and proof of other disability awarded payment amounts.
- ☐ Names and dates of birth of your minor children and your spouse.
- ☐ Dates of marriages and divorces.
- ☐ Checking or savings account number, including the bank's 9-digit routing number, if you want Direct Deposit for your benefit checks.
- ☐ Name, address, and phone number of a person we can contact if we are unable to get in touch with you.
- ☐ If a medical release Form SSA-827 (Authorization to Disclose Information to the Social Security Administration) was included with this package, please **complete** (sign and date with witness signature) **and** return it as directed.
- ☐ If unable to file online, **complete** the "Medical and Job Worksheet – Adult" and **bring** to your interview.

Bring the Checklist items and information to your appointment or have them with you if your appointment is by telephone.

Do not delay filing your application, even if you do not have all of the information.

Compassionate Allowances and TERI cases

Compassionate Allowances:

Compassionate Allowances (CAL) identifies diseases and other medical conditions that, by definition, meet the SSA's standards for disability benefits. CAL helps to reduce waiting time to reach a disability determination for qualifying individuals. The SSA *uses the same rules to evaluate CAL conditions when evaluating both Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) programs.*

For a list of Compassionate Allowances conditions, visit the website:

<https://www.ssa.gov/compassionateallowances/>

Terminal Illness (TERI) Cases:

The SSA defines terminal illness as ***“a medical condition that is untreatable(cannot be reversed) and expected to result in death.”*** TERI Cases *must be handled in an expeditious manner because of their sensitivity. These cases may be identified by the Teleservice Center (TSC), Field Office (FO), or the Disability Determination Services (DDS).* If your case is identified as a TERI case, *the TSC will make an appointment for you within 3 working days.* Contact the SSA office for more information: 1-800-772-1213.

What is SSI and Who Qualifies

***Supplemental Security Income (SSI)** is a federal program that provides monthly payments to people who have limited income and few resources. SSI is for people who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities.*

Requirements for SSI:

- 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
- You must be U.S. resident (be lawfully residing in the United States)

To receive SSI, you must also apply for Social Security benefits and any other government benefits for which you may be eligible. The basic monthly SSI payment for 2019 is the same nationwide. It is: **\$771 for one person; or \$1,157 for a couple**. You may receive less if you or your family has other income. **A typical SSI recipient in Colorado can receive a total of \$796/month (\$771 plus a \$25 state supplement)**. In addition to state supplemental payments, SSI recipients in Colorado are automatically eligible for Medicaid.

The application process for SSI is similar to SSDI: apply online (some restrictions apply – see website for details: www.ssa.gov), or call the SSA at 800-772-1213 to schedule an in-person or telephone appointment.

How Long Does it Take to Get a Decision About my SSDI application?

According to the SSA:

Generally, it takes about 3 to 5 months to get a decision. However, the exact time depends on how long it takes to get your medical records and any other evidence needed to make a decision.

If the SSA determines you meet the basic requirements , your application/case is processed and forwarded to the Disability Determination Services office in your state, who will complete the initial disability determination decision, by using *a five-step evaluation process, in a set order, to decide if you're disabled:*

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

Be certain that you ask if your condition(s) and application meet the criteria for Compassionate Allowances, and if this will effect the length of their decision.

Question break

We will take a quick break to address questions from the chat box

If you are on the phone and have a question, please press *6 to unmute your line



What happens next?

Decision about benefits: according to the SSA, applicants will typically receive a letter with their decision in about 3 to 5 months.

1. **Benefit Approval:** if you are approved, the letter will inform you what your monthly benefit will be and the effective date. Your monthly benefit is based on your average lifetime earnings for which you paid Social Security taxes. Your first SSDI benefit will be paid for the sixth full month after the date your disability began
 - **EXAMPLE:** If they decide your disability began on January 15, your first disability benefit will be paid for the month of July. Social Security benefits are paid in the month following the month for which they are due, so you'll receive your July benefit in August.
2. **Benefit Denial:** If you are denied SSDI or SSI benefits, you may request an appeal. *Your request must be in writing and received within 60 days of the date you receive the letter containing our decision.* There are four levels of appeal:
 - Reconsideration
 - Hearing by an administrative law judge
 - Review by the Appeals Council
 - Federal Court review

For more information visit <https://www.ssa.gov/benefits/disability/appeal.html>

What happens next? (continued)

3. **Working while receiving SSDI or SSI: Social Security's work incentives and Ticket to Work** programs can help you if you're working or interested in working. Special rules make it possible for people receiving SSDI or SSI to work and still receive monthly payments. And, if you can't continue working because of your medical condition, your benefits can start again, you may not have to file a new application.
- **Trial Work Period:** allows you to test your ability to work for at least 9 months, and you will receive your full benefits regardless of how much you earn as long as you report it and continue to have a disability. *In 2020, a trial work month is any month your total earnings are over \$910. The trial work period continues until you have used nine cumulative trial work months within a 60-month period.*
 - **Extended Period of Eligibility** — *After your trial work period, you have 36 months during which you can work and still receive benefits for any month your earnings aren't "substantial." In 2020, we consider earnings over \$1,260 (\$2,110 if you're blind) to be substantial. No new application or disability decision is needed to receive a Social Security disability benefit during this period.*

Additional restrictions, limitations, and benefits can be found on the Social Security website at: <https://blog.ssa.gov/working-while-disabled-social-security-can-help/>

What happens next? (continued)

4. What about health insurance?

- **COBRA:** you may qualify to continue your health insurance coverage through your employer. Talk with your Human Resources/Personnel Department about COBRA coverage or visit the Department of Labor website for more information:
 - www.dol.gov/general/topic/health-plans/cobra
- **Medicaid:** you might qualify for Medicaid benefits depending on your income and assets. Contact the Department of Human Services in the county of your residence, or visit one of these websites for more information:
 - <https://coloradopeak.secure.force.com/AGHME>
 - <https://www.healthfirstcolorado.com/>
- **Medicare:** if awarded SSDI, you will *get Medicare coverage automatically after you've received disability benefits for two years*. Visit the Medicare website for more information: www.medicare.gov
- **Affordable Care Act (ACA) - Health Care Exchange:** You can buy health insurance if you have a life-changing event; losing job-based coverage qualifies. For more information visit www.healthcare.gov or <https://connectforhealthco.com/>

COBRA (Continuation of Group Health Benefits)

The screenshot shows a web browser window with the URL <https://www.dol.gov/general/topic/health-plans/cobra>. The browser's address bar and tabs are visible at the top. The website header includes the U.S. Department of Labor logo, navigation links (FAQ, CONTACT US), and a search bar. A dark red navigation bar contains links for TOPICS, AGENCIES, FORMS, ABOUT DOL, and PRESS. The main content area features a breadcrumb trail: Home > Health Plans & Benefits > Health Plans & Benefits: Continuation of Health Coverage - COBRA. The title "Health Plans & Benefits: Continuation of Health Coverage - COBRA" is prominently displayed. On the left, a sidebar lists various health-related topics, with "Health Plans & Benefits: Continuation of Health Coverage - COBRA" highlighted. The main text explains that the Consolidated Omnibus Budget Reconciliation Act (COBRA) allows workers and their families to continue group health benefits after certain life events. It also states that COBRA generally requires employers with 20 or more employees to offer continuation coverage. A section titled "DOL Web Pages on This Topic" lists two links: "COBRA Continuation Coverage Assistance Under The American Recovery And Reinvestment Act Of 2009 (ARRA)" and "Frequently Asked Questions: COBRA Continuation Health Coverage". The Windows taskbar at the bottom shows various application icons and the system clock indicating 11:24 AM on 8/20/2018.

https://www.dol.gov/general/topic/health-plans/cobra

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An official website of the United States government [Here's how you know](#)

U.S. DEPARTMENT OF LABOR

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Home > [Health Plans & Benefits](#) > Health Plans & Benefits: Continuation of Health Coverage - COBRA

Health Plans & Benefits: Continuation of Health Coverage - COBRA

Health Plans & Benefits

- Health Plans & Benefits: Child Care Assistance
- Health Plans & Benefits: Compliance Assistance
- Health Plans & Benefits: Consumer Information on Health Plans
- Health Plans & Benefits: Continuation of Health Coverage - COBRA**
- Health Plans & Benefits: ERISA
- Health Plans & Benefits: Fiduciary Responsibilities
- Health Plans & Benefits: Health Benefits Education

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102 percent of the cost to the plan.

COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end.

COBRA outlines how employees and family members may elect continuation coverage. It also requires employers and plans to provide notice.

DOL Web Pages on This Topic

[COBRA Continuation Coverage Assistance Under The American Recovery And Reinvestment Act Of 2009 \(ARRA\)](#)
Provides information and guidance for premium reductions and additional election opportunities for health benefits under the ARRA.

[Frequently Asked Questions: COBRA Continuation Health Coverage](#)
Provides answers to commonly asked questions about COBRA.

PEAK FOR STATE OF COLORADO

Browser window showing the Colorado PEAK website. The address bar displays <https://coloradopeak.secure.force.com/>. The page features the Colorado PEAK logo, navigation links (Online Assistance, Español, Help, Get Started, Learn More, Sign In), and three main action buttons: "Am I Eligible", "Apply for Benefits", and "Manage My Account". A large blue box contains the text: "The fast and easy way to access benefit information - anytime and anywhere. PEAK is an online service for Coloradans to screen and apply for medical, food, cash, and early childhood assistance programs. >Click here for details". To the right of this text is a photo of a diverse group of people standing on a grassy hill with their arms raised in celebration under a bright sun.



CONNECT FOR HEALTH COLORADO

The screenshot shows a web browser window with the URL <http://connectforhealthco.com/>. The browser's address bar and tabs are visible at the top. The website header features the "CONNECT for HEALTH COLORADO" logo on the left, contact information (855-PLANS-4-YOU, 855-752-6749, TTY: 855-346-3432, Mon-Fri 8AM-6PM) and a search icon on the right, and a navigation menu with links: "Get Started", "Resources", "About Us", "Get Help", and a "Sign In / Shop" button. Below the header, there are three main promotional tiles. The first tile, titled "Can I still enroll?", shows a family of three (a young girl, a man, and a woman) sitting on a log in a mountainous landscape, with the text "Some scenarios qualify for year-round enrollment »". The second tile, titled "Compare Plans & Estimate Costs »", shows a smiling woman in a grocery store. The third tile, titled "Get In-Person Help »", shows a family (a man, a woman, and a child) outdoors. Below these tiles, a text block states: "As Colorado's **official health insurance marketplace**, we are the **only** place to apply for financial help to reduce your monthly health insurance costs." At the bottom of the page, there are three more links: "Advantages of Small Business Coverage", "What to Expect After You Buy Your Plan", and "Apply for Financial Help to Lower Costs". The Windows taskbar is visible at the very bottom, showing various application icons and the system clock indicating 11:49 AM on 8/20/2018.

http://connectforhealthco.com/

File Edit View Favorites Tools Help

CONNECT for HEALTH COLORADO

855-PLANS-4-YOU (855-752-6749) TTY: 855-346-3432
Mon-Fri 8AM-6PM

En Español

Get Started Resources About Us Get Help Sign In / Shop

Can I still enroll?

Some scenarios qualify for year-round enrollment »

Compare Plans & Estimate Costs »

Get In-Person Help »

As Colorado's **official health insurance marketplace**, we are the **only** place to apply for financial help to reduce your monthly health insurance costs.

Advantages of Small Business Coverage

What to Expect After You Buy Your Plan

Apply for Financial Help to Lower Costs

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Health Insurance Coverage

- **Consolidated Omnibus Budget Reconciliation Act (COBRA):** www.dol.gov/general/topic/health-plans/cobra
- **Colorado Medicaid Program Eligibility and Application Kit (PEAK):** <https://coloradopeak.secure.force.com/>
- **Affordable Care Act (ACA) - Health Care Exchange:** www.healthcare.gov
- **Connect for Health Colorado:** <http://connectforhealthco.com/>
- **Medicare:** if awarded SSDI, you will *get Medicare coverage automatically after you've received disability benefits for two years*. Visit www.medicare.gov for more information

WEBSITES RESOURCES

Social Security Administration: www.ssa.gov

Medicare: www.medicare.gov

Cancer and Work: www.cancerandcareers.org

Family Medical Leave Act (FMLA): www.dol.gov/whd/fmla/

Consolidated Omnibus Budget Reconciliation Act (COBRA):
www.dol.gov/general/topic/health-plans/cobra

Program Eligibility and Application Kit (PEAK). Medicaid and other benefits:
<https://coloradopeak.secure.force.com/>

Health Care Exchange: www.healthcare.gov

Connect for Health Colorado: <http://connectforhealthco.com/>

Supportive Oncology Services

For a referral or to schedule an appointment with one of the UCH Oncology Social Workers or Registered Dietitians, please contact the Supportive Oncology Services schedulers:
720-848-9266

This presentation will be
posted on uchso.com

If you would like to provide us with feedback, please fill
out the following survey:

<https://forms.office.com/Pages/ResponsePage.aspx?id=XOYJ9QuOLUeycG7Um4Mp3d1QJ2sfyERDqpq2wjYLyRhUQUZEMVpBMzZHSU5BMzIQRkFQRUpUOTc3US4u>