



# SSDI/SSI 101





# 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 him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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# SSDI/SSI What is the difference??

## SSDI

- Based on worker's earnings
- Retroactive payments up to 12 months
- Five month waiting period
- No income limit
- No resource limit
- Medicare (after 24 mos)
- Not affected by living arrangements
- Living arrangements matter
- Paid on the 3rd or a Wednesday

## SSI

- Based on need
- No retroactivity
- No waiting period
- Limited income
- Limited resources
- Medicaid (no wait)
- Living arrangements matter
- Paid on the 1st of mo.



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# SSDI





# 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 have to meet only the duration of work test.



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# Rules for Duration of Work Test

If you become disabled	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 become disabled.
- Processing an application for disability benefits can take three to five 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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# How do I apply for disability benefits?



Online at [ssa.gov/disability](https://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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# 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 qualify 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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# 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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## We'll tell you our decision...

- 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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# SSDI: Benefits for the Family

## Spouse

- At age 62
- At any age if caring for child who is under 16 or disabled
- Divorced spouses may qualify

## Child

- Not married under age 18 (under 19 if still in high school)
- Not married and disabled before age 22



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# Things you need to report for SSDI

- Return to work
- Workers compensation benefits begin or end
- Change in address, phone or direct deposit
- Change in marital status
- Birth of a child
- Incarceration
- Leave the United States
- Change in citizenship or legal status
- Improvement in medical condition
- *Death of a beneficiary*



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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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# SSDI Work Incentives

9-month **Trial Work Period** (\$1,050 gross)

36-month **Extended Period of Eligibility** (EPE)

93-month **Continuation of Medicare** (begins after the TWP)

**SGA**-(*Substantial Gainful Amount*)-maximum that can earned while receiving Disability benefits. 2023 SGA-\$1,470 gross per month. 2023 Blind SGA-\$2,460 gross per month.



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# SSI Supplemental







# Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few 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.



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# Requirements for Getting SSI

- Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- 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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# SSI Income/Resource Limits

## Resource limits

- \$2,000 for individual
- \$3,000 for couple

## We count

- bank accounts (CDs, IRAs)
- second car
- stocks and bonds, 401Ks
- liquid assets
- property other than where you live



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# Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans 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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# 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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# SSI for Children

## Who is considered a “child” for SSI?

A disabled person 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 disabled. 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)

- Disabled children living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the disabled child 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 food or 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/benefits/ssi/start](https://ssa.gov/benefits/ssi/start) 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://ssa.gov/childdisabilityreport). A representative will then contact you to complete the application.



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# SSI Work Incentives

\$85/month Earned Income/General Exclusion

\$2,220/month Student Earned Income Exclusion

Blind Work Expenses

Continuation of Medicaid



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# How does work affect SSI?

## Example:

\$800 gross monthly wages

-85 General & Earned exclusions

$\$715 / 2 = \$357.50$  Countable earnings

$\$914 - \$357.50 = 556.50$  SSI Payment

$\$556.50 + \$800 = \$1,356.50$  Total monthly income



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# How to report wages to SSI

## **myWageReport(myWR)** Internet Wage Reporting via **mySSA**

### **myWR: BACKGROUND AND SYSTEMS OVERVIEW**

Available online behind the [mySocialSecurity \(mySSA\)](#) portal, [myWR](#) is an automated wage reporting application for Title II disability (SSDI), SSI, and concurrent beneficiaries. Representative payees and SSI deemors may also use the application. Wage reporters using this tool provide information from individual pay stubs instead of calculating a monthly gross wage total. Once submitted, this information passes to eWork and the SSI claim system as applicable.

#### myWR:

- Requires the reporting individual to have a mySSA account;
  - For information on establishing mySSA accounts and on assisting individuals with their accounts, refer to [OA 00220.001](#).
- Displays employers for which the reporter can submit wage information based on an Employer Identification Number (EIN) match either on a Wages page (i.e. IWAG) in the SSI claim system or in eWork;
- Posts the wage amount in the "Reported Amount" column on the Wages page and indicates the amount with a "0" wage verification code on the SSR;
- Accepts wage reports for only the month immediately preceding the report on any day during the current reporting month for SSI and concurrent reporters. Title II-only beneficiaries may report up to 24 months of past wages;
  - We prefer to have a reporter submit wages via myWR by the 6<sup>th</sup> of the month to avoid any potential overpayments!
- Generates a wage receipt for the SSI recipient or their representative payee and stores a copy of the receipt in the Online Retrieval System (ORS); and
- Accommodates recipients and deemors with multiple employers.

Because myWR collects wage and employment information for both SSDI and SSI beneficiaries, the reporter must complete a number of data fields for each employer or pay stub. These fields are:

- Frequency of pay (e.g. weekly, biweekly, monthly);
- Pay period begin date;



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# How to report wages to SSI

- SSA is responding to mobile technology advances and its increased use and developed a mobile wage reporting application! Wage earners may report their monthly wages using either Apple or Android smartphone platforms.
- Advantages of SSA Mobile Wage Reporting
- Reduces field office traffic
- Reduces the number of wage reporting calls to field offices and the National 800 Number
- Reduces improper payments
- Automates the wage reporting process and posts the gross wage amount to the MSSICS IWAG screen and the SSR and indicates the amount with a "0" verification code for both MSSICS and Non-MSSICS cases
- Reduces the number of generated wage alerts and the SSI workload
- Increases the number of wage reports processed without field office intervention
- Offers another convenient electronic alternative for self-reporting, similar to the SSI Telephone Wage Reporting system



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# How to report wages to SSI

- SSA has made it easier for SSI beneficiaries, deemors and representative payees to report monthly wages by introducing the SSITWR Telephone System. These individuals may now report wages without having to mail pay slips or contact the field office directly.
- Individuals who submit their wages via SSITWR call a designated SSA telephone number to report their wages for the prior month. A successful report results in an automated posting of the gross wage aSSITWR

## **SSITWR TELEPHONE NUMBER**

**Reporters may dial-in toll-free at:**

**(866) 772-0953**



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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](https://www.choosework.ssa.gov)**



# 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



# ABLE Act

- Currently, 40 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](https://ssa.gov/ssi/spotlights/spot-able.html) or  
[choosework.ssa.gov/blog/2016-12-19-getting-to-know-the-able-act](https://choosework.ssa.gov/blog/2016-12-19-getting-to-know-the-able-act)  
to learn more about ABLE accounts.



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# Trust Funds...do they impact SSI Eligibility?

- A trust is “revocable” if the grantor of a trust has the power or authority to revoke (i.e., reclaim or take back) the assets deposited in the trust.
- If the individual (a claimant, recipient, or deemor is the grantor of the trust, the trust will generally be a resource to that individual if that individual can revoke the trust and reclaim the trust assets.
- If a third party is the grantor of the trust, the trust will not be a resource to the beneficiary of the trust merely because the trust is revocable by the grantor.
- If the beneficiary can revoke the trust, it is a countable resource.
- The revocability of a trust is critical in determining whether it is a resource to the SSI recipient. If the recipient can revoke the trust, he or she can use its assets to pay for support and maintenance, thus making it a resource.



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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 consecutive months.
- **Medicaid** – state health program for people with low incomes and limited resources.
  - In most states, children who get SSI qualify for Medicaid.
  - In many states, Medicaid comes automatically with SSI eligibility.





# Periodic SSI Reviews

- **Medical Reviews**
- All people receiving disability benefits (SSDI & SSI) must have their medical conditions reviewed from time to time. The frequency of the medical review depends on how severe it is and the likelihood it will improve.
- **SSI Redeterminations**
- In addition, all SSI recipients must have their cases regularly reviewed to ensure they are still entitled to SSI and that their payment is correct.
- It is extremely important to cooperate with these reviews.



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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.

