Social Security: With You Through Life’s Journey…

Produced at U.S. taxpayer expense

We’re With You If The Unexpected Happens
**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.

---

**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.
### Rules for Recent Work Test

<table>
<thead>
<tr>
<th>If you become disabled</th>
<th>You generally need</th>
</tr>
</thead>
<tbody>
<tr>
<td>In or before the quarter you turn age 24</td>
<td>1.5 years of work during the three-year period ending with the quarter you become disabled.</td>
</tr>
<tr>
<td>In the quarter after you turn age 24 but before the quarter you turn age 31</td>
<td>Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you become disabled.</td>
</tr>
<tr>
<td>In the quarter you turn age 31 or later</td>
<td>Work during five years out of the 10-year period ending with the quarter your disability began.</td>
</tr>
</tbody>
</table>

SSA.gov
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.

<table>
<thead>
<tr>
<th>Earned</th>
<th>Unearned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages</td>
<td>SSA benefits</td>
</tr>
<tr>
<td>Net earnings from self-employment</td>
<td>Veterans benefits</td>
</tr>
<tr>
<td>Payment for services in sheltered workshop</td>
<td>Unemployment benefits</td>
</tr>
<tr>
<td></td>
<td>Interests</td>
</tr>
<tr>
<td></td>
<td>Pensions</td>
</tr>
<tr>
<td></td>
<td>Cash from family/friends</td>
</tr>
</tbody>
</table>
## Resources

<table>
<thead>
<tr>
<th>Included Resources</th>
<th>Excluded Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Accounts (CDs, IRAs)</td>
<td>Home in which you live</td>
</tr>
<tr>
<td>Stocks, Bonds, 401Ks (Liquid Assets)</td>
<td>First car</td>
</tr>
<tr>
<td>Second Car</td>
<td>Burial plots for self &amp; family</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Some resources set aside for burial</td>
</tr>
<tr>
<td>Property other than where you live</td>
<td></td>
</tr>
</tbody>
</table>

**Individual Limit: $2,000 / Couples Limit: $3,000**

## 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
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.

How do I apply for disability benefits?

Online at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability)

Call 1-800-772-1213 to make an appointment at your local office
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.

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.
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.

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.
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.
**Medicare**

<table>
<thead>
<tr>
<th>Original Medicare</th>
<th>Medicare Advantage (aka Part C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A (Hospital Insurance)</td>
<td>Part A (Hospital Insurance)</td>
</tr>
<tr>
<td>Part B (Medical Insurance)</td>
<td>Part B (Medical Insurance)</td>
</tr>
<tr>
<td><strong>You can add:</strong></td>
<td><strong>Most plans include:</strong></td>
</tr>
<tr>
<td>Part D (Prescription Drug Plan)</td>
<td>Part D (Prescription Drug Plan)</td>
</tr>
<tr>
<td></td>
<td>Extra Benefits (e.g. vision, hearing, dental, and more)</td>
</tr>
<tr>
<td><strong>You can also add:</strong></td>
<td><strong>Some plans also include:</strong></td>
</tr>
<tr>
<td>Supplemental insurance coverage (Medigap)</td>
<td>Lower out-of-pocket costs</td>
</tr>
</tbody>
</table>

**Medicare.gov**

**Social Security’s ESRD Definition**

Irreversible damage to an individual’s kidneys so severely affecting his or her ability to remove or adjust blood wastes that, to maintain life, the person must have either a regular course of dialysis or a kidney transplant,
When a Social Security Office receives a CMS-2728 without a CMS-43 from a dialysis center we attempt to contact the individual or proper applicant to complete an application for Medicare. If we are unsuccessful we send out a 6-month close out notice using the date we received the CMS-2728 as a protective filing date. CMS-43 can also be submitted by the dialysis center.

If we receive a Medicare application with no CMS-2728 we contact the ESRD facility to obtain a CMS-2728.
ESRD- Requirements for Entitlement

- Individual must meet insured status on or after the date of onset (the first day of the month of transplant or regular dialysis requirements)
- The spouse or dependent child of an individual who is either entitled to a monthly benefit or is fully or currently insured
- File an application for Medicare- the CMS 2728 (End Stage Renal Disease Medical Evidence Report) is not an application for ESRD

Dates of Entitlement for ESRD -HI

Entitlement begins earliest of the following:
- The third month after the month a regular course of renal dialysis begins
- The first month a regular course of dialysis begins if the individual begins self-dialysis training before the qualify period ends
- The month of kidney transplant
- The month as an impatient Medicare-approved facility for procedures preliminary to a transplant provided a transplant occurs; provided the transplant occurs within two months;
- The second month prior to the month of kidney transplant if the inpatient procedures took place more than two months prior to the transplant; or
- The first month a period of regular dialysis resumes if the individual has had a previous period of Hospital Insurance entitlement.
Dates of Entitlement for ESRD - SMI

Once someone is eligible for Hospital Insurance Social Security deems them eligible for Supplemental Insurance. If not refused entitlement begins:

• The first month of entitlement to Hospital Insurance entitlement, or

• Either the month enrollment is processed or the month of filing, only if there is a premium arrearage of 6 months or more, and the individual prefers one of these dates to the first month of Hospital Insurance entitlement.

ESRD with Group Health Insurance

If an Individual has GHP coverage based on his or her own, spouse’s, or parent’s work or retirement, it is usually in his or her best interest to delay filing because the GHP is primary for 30 months. It is important for individuals to know the advantages and disadvantages of filing immediately or delaying filing.
Disadvantages of Filing with GHP

• No special enrollment period for Supplemental Insurance- individual must either file when eligible to pay premiums, or file in the general enrollment period and pay a premium surcharge later.

• Even if the individual takes Hospital Insurance and delays Supplemental Insurance, a transplant would be covered but Supplemental Insurance pays immunosuppressive drug expenses.

Advantages of Filing with GHP

• The monthly Supplemental Insurance premium may be less than his or her co-pays with GHP

• He or she may already be close to the 30 month coordination period by the time of filing

• The GHP may soon be ending
Enhanced Security for your my Social Security Account (cont.)

Each time you sign in to your account, you will complete two steps:

Step 1: Enter your username and password.

Step 2: Enter the security code we send by text message or email, depending on your choice (cell phone provider text message and data rates may apply).

If a user does not have a text-enabled cell phone, or does not wish to provide their cell phone number, they will need to use their email address as a second identification method instead.
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 Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

If you do not receive benefits, you can:

- Compare retirement benefit estimates based on your selected date or age to begin receiving benefits with retirement estimates for ages 62, Full Retirement Age (FRA), and 70 with the new Retirement Calculator;
- 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 earnings once a year to verify the amounts that we posted are correct; and
  - The estimated Social Security and Medicare taxes you’ve paid.
Beware of Social Security Phone Scams

Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:
1. HANG UP!
2. DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!
3. REPORT THE SCAM AT OIG.SSA.GOV

What to look out for

- The caller says there is a problem with your Social Security number or account.
- Any call asking you to pay a fine or debt with credit cards, cash, wire transfer, or pre-paid debit cards.
- Scammers pretend they’re from Social Security or another government agency. Caller ID or documents sent by email may look official but they are not.
- Callers threaten you with arrest or other legal action.

Be Alert
Social Security may call you in some situations, but will never:
- Threaten you
- Suspend your Social Security Number
- Demand immediate payment from you
- Require payment by cash, gift card, pre-paid debit card, or wire transfer

Be Active
Protect yourself and your friends and family:
- If you receive a questionable call, just hang up and report the call at oig.ssa.gov
- Learn more at oig.ssa.gov/scam
- Share this information with others

Follow Us on Social Media!

@SocialSecurity
Contact Us:

Wisconsin:
Elida Elizondo
Elida.Elizondo@ssa.gov

Illinois:
Megan Forristall
Megan.Forristall@ssa.gov

Contact the local office for case specific questions using our Field Office Locator:
www.ssa.gov/agency/contact

Q&A Session