

SSA Overview

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MO EFSLMP BENEFITS PLANNING SERIES

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Today's Objectives

- **What is your role?**
- **Understand basic concepts and eligibility criteria for;**
- **Social Security Title II Benefits**
- **Supplemental Security Income Benefits**

Webinar Poll Question

Level of training received around benefits planning



- A. No training...I don't know what we're talking about
- B. Some training...I know SSI and SSDI exist
- C. A little more training...I know the difference between SSI and SSDI and feel comfortable having a conversation
- D. I'm a pro...I've had extensive training and have supported beneficiaries with work incentives

Why do I need to know?

- **People with disabilities consider how work will affect their benefits**
- **Issue: Work rules/programs are confusing and misinformation is everywhere**
- **Issue: People are choosing not work or limiting work out of fear of losing access to benefits**

How does this fit my job?

- Weave into existing conversations
- Dedicate time to address the need with some or all of the job seekers served
- Make referrals for more information when needed

Keep it in perspective

- Your role is to...
- Bring up the topic
- Provide basic information
- Provide referrals
- Check-in

The Basics

**Social Security Administration
administers:**

- **Supplemental Security
Income (SSI)**
- **Title II Disability Benefits**

Title II Disability Benefits

- **Insurance benefit**
- **Social Security Tax**
- **Three ways to receive Title II Disability Benefits**

Title II Disability Benefits

- **Social Security Disability Insurance (SSDI)**
- **Social Security Childhood Disability Benefits (CDB)**
- **Social Security Disabled Widow(er) Benefits (DWB)**

SSI

- **Financial needs based benefit**
- **Federal Income Tax**

Definition of Disability

The law defines **disability** as the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than **12 months**.

Medical Continuing Disability Review (CDR)

- Both SSI and Title II Disability beneficiaries must have a medical CDR every so often
- Medical CDR looks for ability to do SGA level work and medical improvement
- Every 13-18 mo. (likely to improve), 3-5 years (possibly will improve, 7-10 years (not likely)
- Ticket to work prevents medical CDR
- Section 301 continues payments if found medically improved

Title II Disability Benefits

Title II Eligibility

1. Insured Status

- SSDI – insured on own work record
- CDB – insured parent
- DWB – insured deceased spouse

2. Experience a disability – meeting SSA definition

Title II Eligibility

- **SSDI:** Recent credits - in general must have 20 credits earned in 10 year period prior to disability onset (non-blind only)
- **SSCDB/DAC:** be over 18, insured parent who has retired, become disabled, or passed away
- **SSDWB:** be over 50, insured spouse who has passed away, and disability incurred within prescribed period

Title II Insurance

- Medicare
- 24 month waiting period

Title II Check Amount

- **SSDI – Based on person's taxable earnings**
- **CDB and DWB – Based on insured worker's taxable earnings**

Title II and Earned Income

- Title II is all or nothing, based on *countable* earnings below or above monthly level (more to come in Webinar #2)

Webinar Poll Question

A Title II Benefit check is the same amount for everyone who receives the benefit.



TRUE or FALSE

Webinar Poll Answer

False

Title II Disability Benefits is an insurance benefit and based on what someone has paid into the system. Each person's check is different based on what was earned.

SSI

Two horizontal blue bars are positioned below the 'SSI' text. The top bar is a dark blue and spans the width of the text. The bottom bar is a lighter blue and is slightly offset to the right, creating a layered effect.

SSI Eligibility

- Experience a disability meeting SSA definition
- Adult (18+) – same definition as Title II
- Child (under 18) - medically determined disability, functional limitations

SSI Eligibility

- Financial need:
- Limited resources – below \$2,000 (\$3,000 couple)
- Limited income – below \$750 (\$1,125 couple) in 2018

SSA can increase limited income requirement based on COLA yearly – be sure to check amounts each year

SSI

Resource Limit: \$2,000/individual,
\$3,000/couple

- Resources ABOVE Limit = No SSI
- Resources BELOW Limit = move onto Income Test

SSI

- **Resources: things you own that could be used (liquidated) to pay for food and shelter**
- **Bank accounts, stocks, bonds, etc.**
- **Excluded: house you live in, 1 car, ABLE accounts under \$100,000, some trusts, AFI funded IDA's, etc.**

SSI Income

Income:

- **Earned: Gross wages or Net Earnings from Self Employment (NESE)**
- **Unearned: Anything that isn't earned (SSDI)**
- **In-kind Support: Value of free food/shelter**

Webinar Poll Question

What is the SSI federal benefit rate in 2018 for an individual?



- A. \$735
- B. \$750
- C. \$800
- D. \$705

Webinar Poll Answer

B. \$750/month for an individual

Loss Aversion

“It is thought that the pain of losing is psychologically about twice as powerful as the pleasure of gaining.”

Retrieved from: <https://www.behavioraleconomics.com/mini-encyclopedia-of-be/loss-aversion/>



Additional Resources

- [Employment First Lead Center](#)
- [ODEP EFSLMP Initiative](#)

EFSLMP Community of Practice

If you are not a current subscriber to ODEP's EFSLMP mailing list, you can register [here](#).

Contact



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Questions?

