



# Social Security: Disability Benefits Overview



Securing today  
and tomorrow



# my Social Security



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, all from the comfort of your home or office!

[CREATE AN ACCOUNT →](#)

[SIGN IN →](#)

[FINISH SETTING UP YOUR ACCOUNT →](#)



Why create a free account?

[socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount)



Securing today  
and tomorrow

[SocialSecurity.gov](https://SocialSecurity.gov)

# *my* Social Security Services

- Review your Social Security *Statement* annually
- In some states, request a replacement Social Security (SSN) card
- Check the status of your application or appeal
- Get a benefit verification letter for proof of income
- Change your address, phone #, or direct deposit info
- Get a replacement SSA-1099 for taxes
- Get a replacement Medicare Card



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



# How to Open a *my* Social Security Account

- 1 Visit *socialsecurity.gov/myaccount*
- 2 Select: “Sign In or Create an Account.”
- 3 Provide some personal information to verify your identity.
- 4 Choose a username and password, then select how you would like to receive a one-time security code to create your account.

*No matter what type of device you use, the *my* Social Security portal will automatically re-adjust to fit the appropriate screen size, providing you full, easy-to-use access to your personal account!*



Securing today  
and tomorrow

SocialSecurity.gov



# *my* Social Security

You can assist someone in creating a *my* Social Security account if they:

- are with you;
- have their own email address;
- can answer the “out of wallet” questions; and
- have been appointed a payee.

You cannot create a *my* Social Security account on behalf of another person by using another person's information or identity, even if you have that person's written permission.

For example, you cannot create an account for another person:

- with whom you have a business relationship;
- for whom you are a representative payee; or
- for whom you are an appointed representative.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



## *my* Social Security

You can visit your local field office to obtain a unique activation code.

You will need to bring in proof of identity in one of the following forms (must be current):

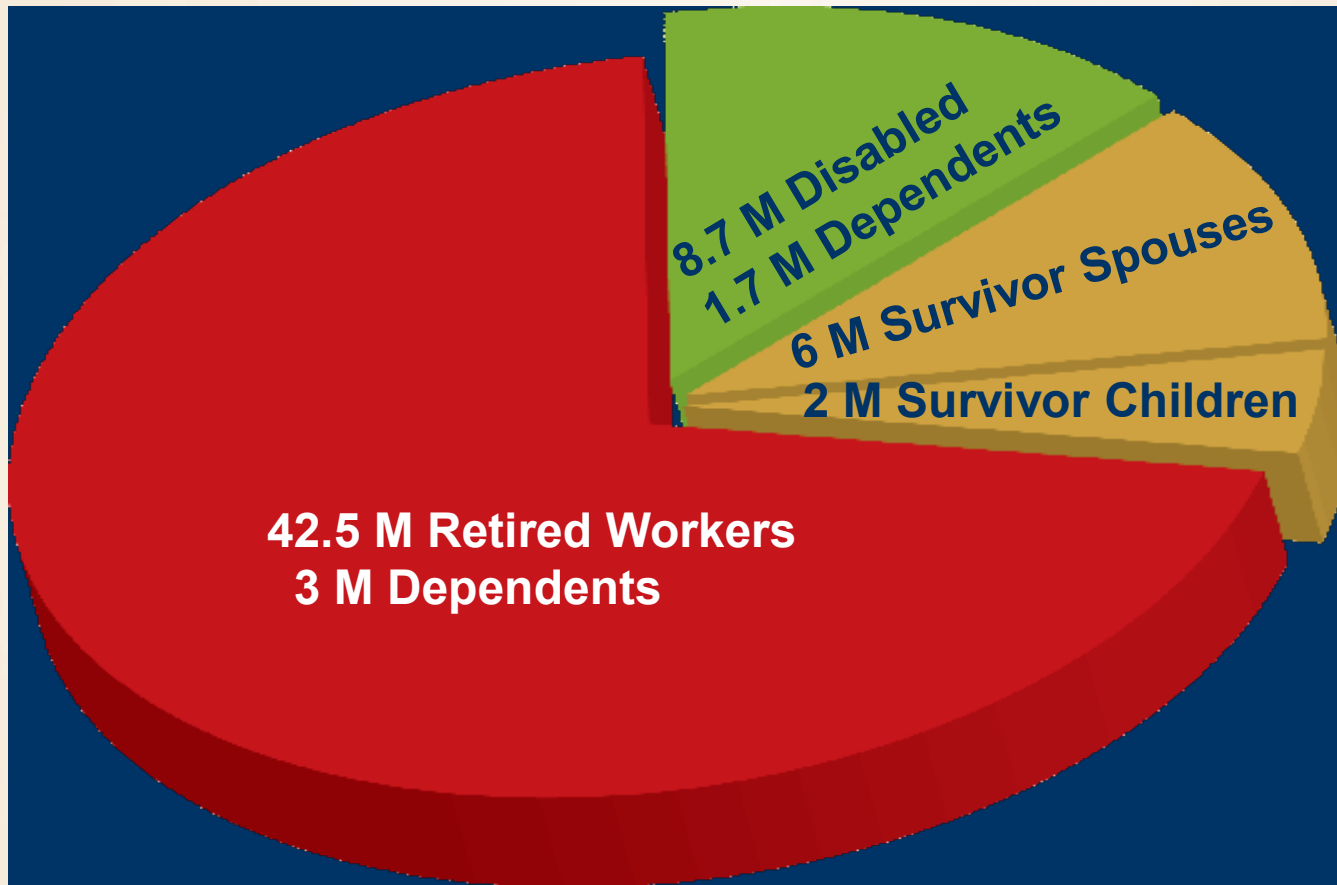
- State driver's license or identity card;
- U.S. passport or passport card;
- U.S. military identification; or
- U.S. government employee identification card.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# Over 63 Million Receiving Benefits (Over \$940 Billion Per Year)



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# Disability Programs

The **Social Security** and **Supplemental Security Income** disability programs are the largest of several Federal programs that provide assistance to people with disabilities.

While these two programs are different in many ways, both are administered by the Social Security Administration and only individuals who have a disability and meet medical criteria may qualify for benefits under either program.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# Disability Rules for an Adult SSDI and SSI

- Must have a physical or mental impairment (or combination of conditions)
- **Inability to perform substantial work activity** (SGA, 2019): Disability (**\$1,220/month**) Blind (**\$2,040/month**)
- Disability must be expected to last **12 consecutive months or result in death**
- We consider age, education and past work activity



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# 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.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



# 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



Securing today  
and tomorrow

**SocialSecurity.gov**

# SSDI vs. SSI

<b>Social Security Disability Insurance</b>	<b>Supplemental Security Income</b>
Payments come from the Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT SSA trust funds. SSI payments are not based on a person's earnings.
An insurance that workers earn by paying Social Security taxes on their wages.	A limited income and limited resource program that does not require a person to have a work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources.
Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# SSDI Recent Work Requirement

- Must have **earned 20 credits** (equivalent to 5 years of work) **over the last 10 years before becoming disabled**. To receive one credit of coverage in 2019 you must earn - \$1,360.
- For workers under age 31, less work is required
- **Unlike retirement benefits, you could lose your eligibility for disability coverage if you stop paying into the program.**



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# SSDI: Family Benefits

## Spouse

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

## Child

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

**Note:** Auxiliary claims taken after disability claim approved



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



# 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.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# SSI Federal Payment Rates

Effective January 2019:

- Individual \$771/month
- Couple \$1,157/month



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# SSI Benefits for Adults

- **Resource Limits**
  - \$2,000 for individual
  - \$3,000 for couple
- **Count the value of**
  - Bank accounts (CDs, IRAs)
  - More than primary automobile
  - Stocks and bonds, 401Ks
  - Liquid assets
  - Property except where you live



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# SSI Benefits for Adults

- **Don't Count as Resources**

- Home you live in
- Primary automobile
- Burial plots
- Certain resources set aside for personal burial expenses



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# SSI Benefits for Adults

*Income can change your payment amount*

**Earned Income**

Wages & Self-Employment

**Unearned Income**

All income not earned

**In-Kind Income**

Value of Food &/or Shelter

**Deemed Income**

Part of spouse/parent income

D



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# Supplemental Security Income Benefits for Children

- SSI pays benefits to disabled children **under age 18**, who are **unmarried**, and **living in a household with limited income and resources**
- For eligibility, we **count the income and assets of parent(s)** living in the household **and** those of **the child** who is disabled



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# 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**.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# SSI Benefits for Children

- **Resource Limits**
  - \$4,000 if living with 1 parent
  - \$5,000 if living with 2 parents
  - \$2,000 if living with other than parents
- **Count the value of**
  - Bank accounts (CDs, IRAs)
  - More than primary automobile
  - Stocks and bonds, 401Ks
  - Liquid assets
  - Property other than where you live



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# SSI Benefits for Children

- **Don't Count as Resources**

- Home you live in
- Primary automobile
- Burial plots
- Certain resources set aside for personal burial expenses



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# SSI Determination for Children Turning 18

- New disability determination using adult rules
- Stop counting income & resources of parent(s)
- May adjust SSI rate if child continues to live with parent(s) but does not pay for food or shelter
- Can file SSI application as early day of 18<sup>th</sup> birthday



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# 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 others
- 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
- aliens sponsor changes of income, resources, or living arrangements
- leaving the U.S. for a full calendar month, 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# Compassionate Allowances (CAL)

- A way of quickly identifying diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information
- Allows Social Security to target the most obviously disabled individuals 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

[socialsecurity.gov/compassionateallowances](https://socialsecurity.gov/compassionateallowances)



Securing today  
and tomorrow

[SocialSecurity.gov](https://socialsecurity.gov)

# Wounded Warriors & Veterans

Military service members can receive expedited processing of their claim. The expedited process is used for military service member who:

- became disabled while on active military duty on or after October 1, 2001 or
- have a VA compensation rating of 100% permanent and total (P&T)

[socialsecurity.gov/veterans](https://socialsecurity.gov/veterans)



Securing today  
and tomorrow

[SocialSecurity.gov](https://SocialSecurity.gov)



## We'll tell you our decision...

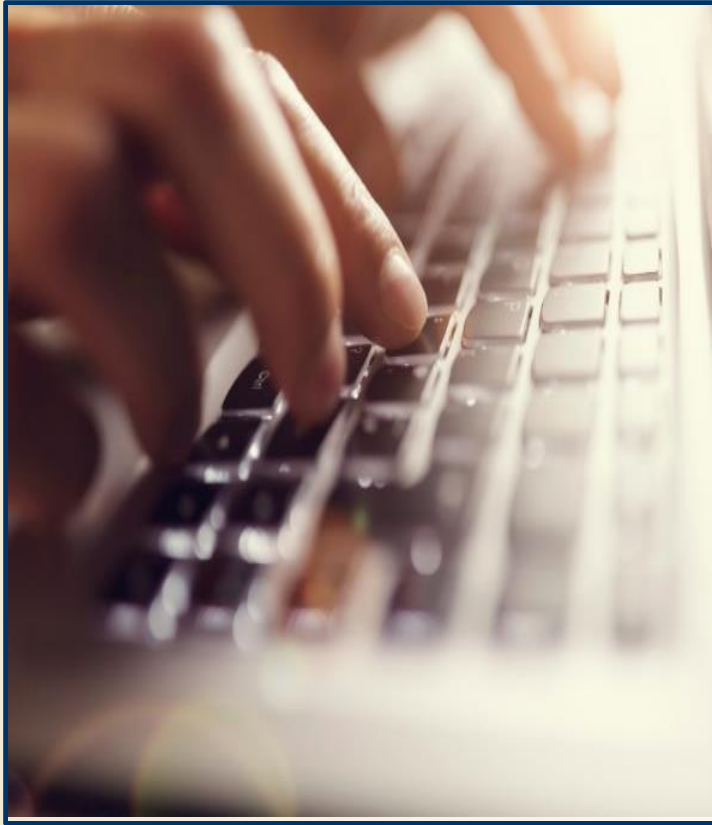
- When the state agency makes a determination on your case, we'll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination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



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# Disagree With The Medical Decision?



If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you may file an appeal within **60 Days** of the date of your decision notice.

You can appeal online and can check the status using your personal and secure **my Social Security account.**



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# Work Incentive Programs

Employment-support provisions intended to assist you in your efforts to become self-sufficient through work.

Employer supports/subsidies can help you find a job or start a business, protect your cash and medical benefits while you work, or help you save money to go to school.

**MUST REPORT ALL EARNINGS TO SOCIAL SECURITY**

[socialsecurity.gov/redbook](https://socialsecurity.gov/redbook)



Securing today  
and tomorrow

[SocialSecurity.gov](https://socialsecurity.gov)

# SSDI Work Incentives

## Helping you return to work

**Trial Work Period (TWP):** 9 months (not necessarily consecutive) in a rolling 60-month period. In 2019, the monthly amount for wages is \$880 or 80 hours in self-employment. Work below the \$880 does not count as one of the TWP months.

**Extended Period of Eligibility:** 36-month period following the TWP. Benefits paid for months below the substantial gainful activity (SGA) level (\$1,220). Payment suspend for months over the SGA level. Payment restarted if work level is under SGA.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

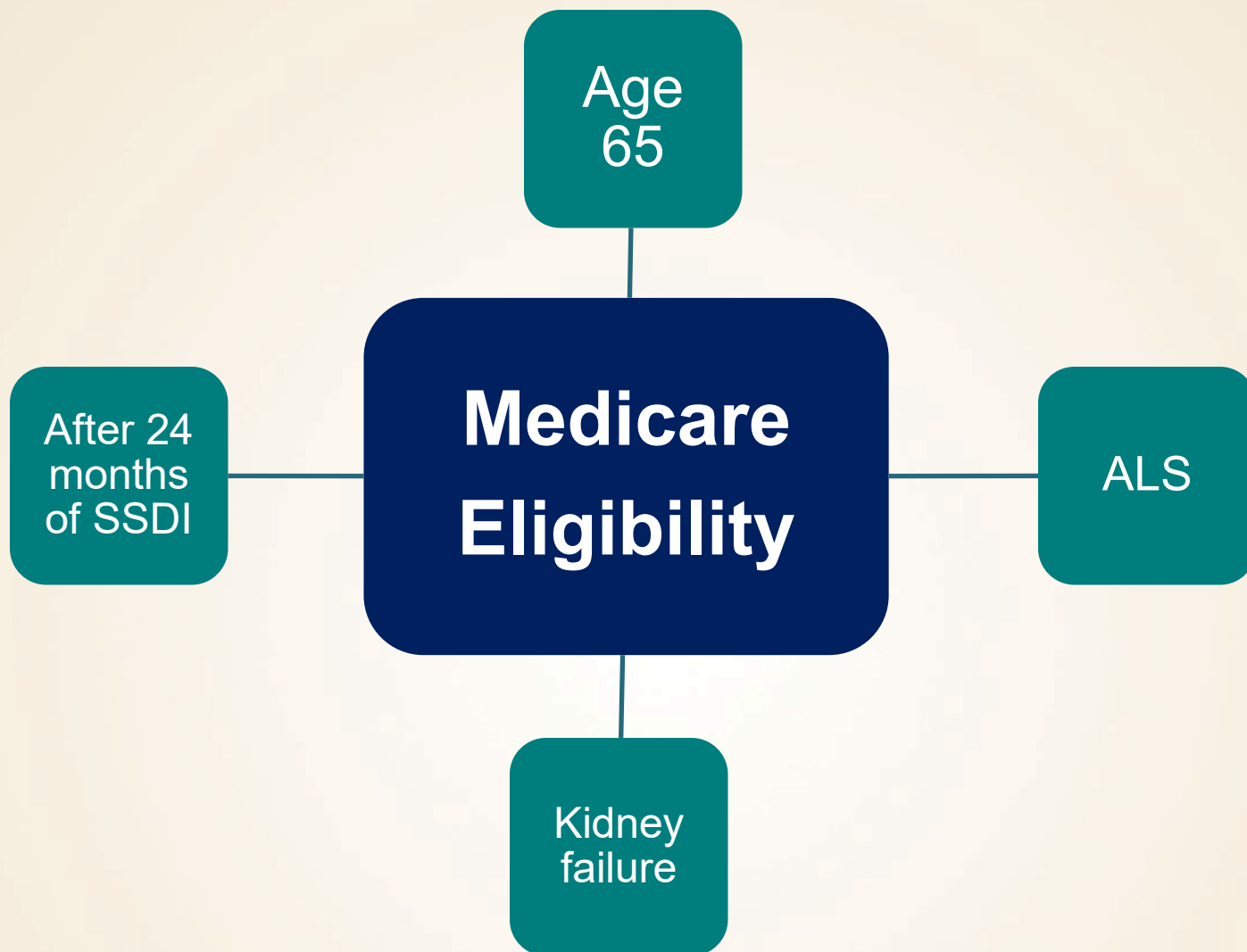
# SSI Work Incentives

- **Earned Income Exclusion:** \$65 & ½ remaining
- **Income-Related Work Expenses (IRWE)**
- **Student earned income exclusion (2019):**  
\$1,870/month (max: \$7,550/year)



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

## Initial Enrollment Period

Begins 3 months before your 65<sup>th</sup> birthday and ends 3 months after that birthday

# Medicare Enrollment

## General Enrollment Period

January 1 – March 31

## Special Enrollment Period

If 65 or older and covered under a group health plan based on your – or your spouse's – current work.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# Medicare Coverages

## Part A – Hospital Insurance

- Covers most inpatient hospital expenses
- 2019 Deductible \$1,364

## Part B – Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after first \$185 in approved charges
- 2019 standard monthly premium \$135.50  
Some current beneficiaries may pay less

## Part D- Medicare Prescription Drug Plan

- Covers major portion of prescription drug costs
- Annual Enrollment Period: October 15 – December 7
- Extra Help Program – Helps pay drug costs for those with low income/resources. Visit website for details.



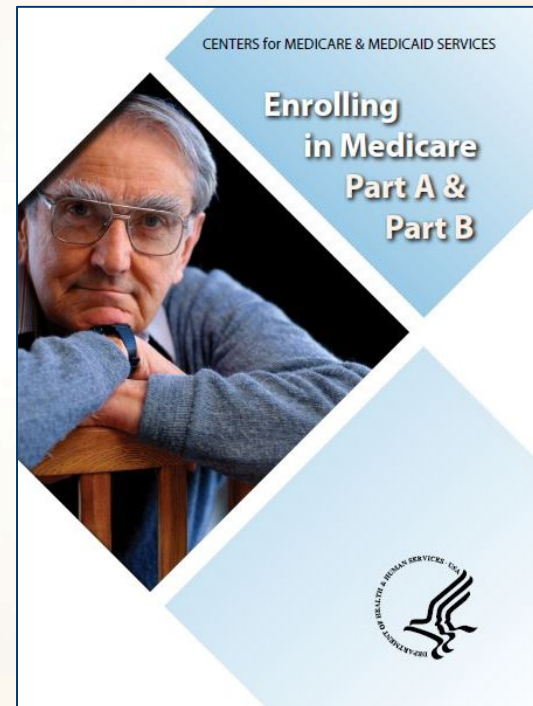
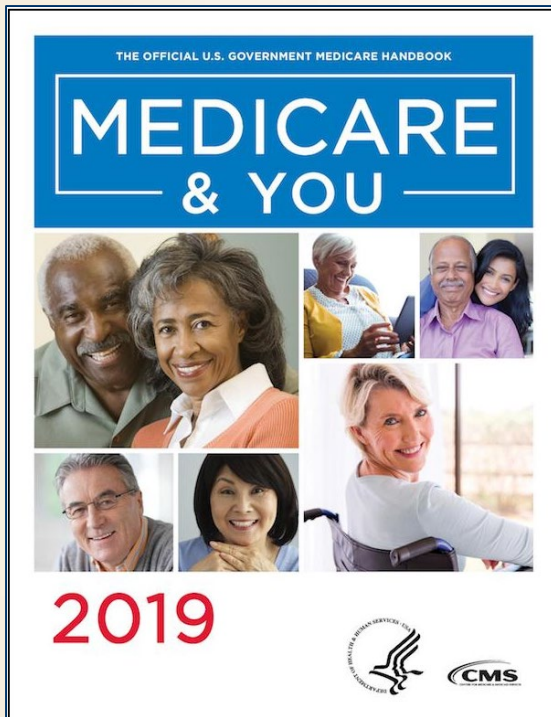
Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# Medicare Resources

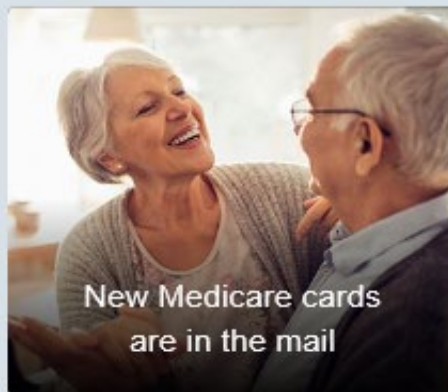
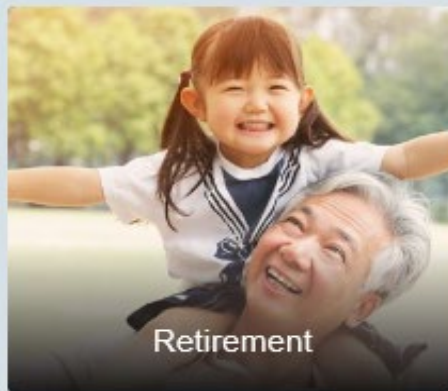
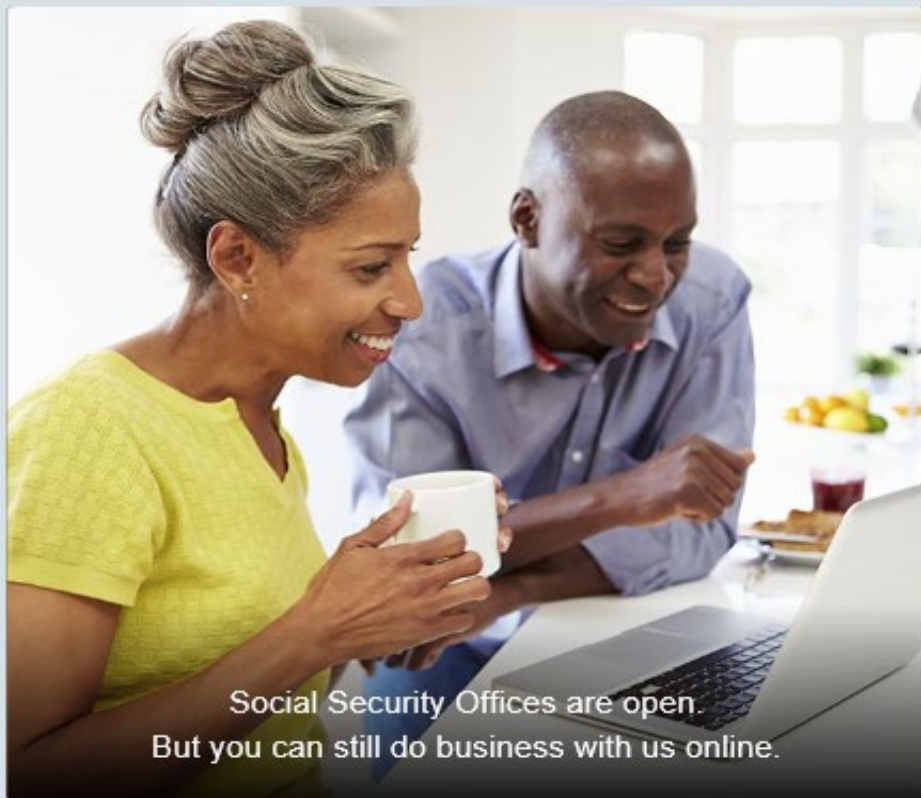
## 1-800-MEDICARE

### [www.medicare.gov](http://www.medicare.gov)



Securing today  
and tomorrow

[SocialSecurity.gov](http://SocialSecurity.gov)



## my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



## Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



## Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



## FAQs

Get answers to frequently asked questions about Social Security.