

PROJECT CARIDAD

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The Social Security Administration

- Supplemental Security Income (SSI)
- Social Security Disability (SSDI)



What does disabled mean?...

Child

- Severe limitations;
and
- Expected to result in death; or
- Lasts more than 12 months.

Adult

- Inability to do any Substantial Gainful Activity; and
- Expected to result in death; or
- Last more than 12 months

Supplemental Security Income (SSI)

- It is a needs based program that makes monthly payments to people who have low income and few resources, and who are:
 - Age 65 or older,
 - Blind; or
 - Disabled.

Income and Resources

To be eligible for SSI:

- Max Income: **\$783** for an individual and **\$1175** for a couple.
- Max Resources: **\$2000** for an individual and **\$3000** for a couple.

What counts as Income and Resources?...

Count as Resources:

- Salary, VA Benefits, Social Security, Workers Compensation, Unemployment, Cash, Savings, Stocks and Land.

Do not count as Resources:

- Home, land associated with home, household goods, one vehicle, burial plot, income from grants, charity and student loans.

Things to Consider... (SSI)

- Work Incentives
- PASS
- Property Essential to Self Support
- Trusts
- Special Needs Trusts
- Transfers of Resources
- Fair Share Doctrine
- Deeming
- Dependents
- Life Insurance Policies
- Homes
- Retirement Funds
- In-Kind

What will I receive?... (SSI)

- Income: Max for individual **\$783**, couple **\$1175**.
- Retroactive Payment: Back pay from the first month you filed claim.
- Medicaid Card

Social Security Disability (SSDI)

Program provides benefits to workers who become disabled and are unable to continue working and achieve a meaningful wage.



Eligibility for SSDI

Determined by
two measures:

1. Recent work
2. Duration of work



Recent Work Test

Age

Years of Recent Work

- Less than 25 years
- 25 to 31 years
- Over 31 years
- 1.5 years of work within the 3 years
- Work $\frac{1}{2}$ the years after the age of 21
- Work 5 out of the past 10 years

How SSA decides if you are disabled?...

1. Are you working?
2. Is your condition “severe”?
3. Is your condition found in the list of conditions?
4. Can you do the work you did before?
5. Can you do any other type of work?

Dependent Benefits...

Your dependents who rely on your income, also qualify for benefits:

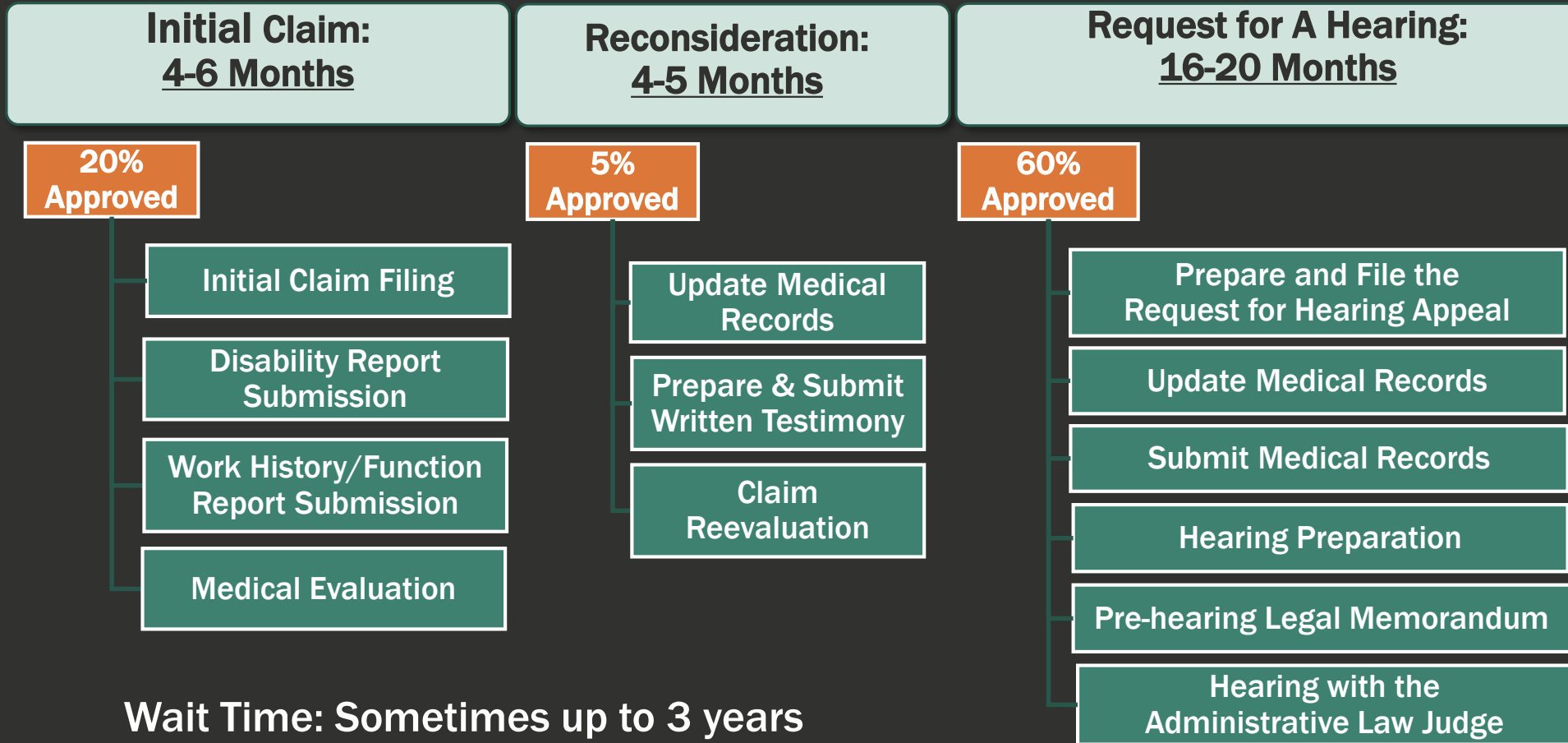
- Spouse Benefits
- Child Benefits
- Disabled Adult Child

What will I receive?.... (SSD)

- Income: Max is **\$3,011.**
- Retroactive Payments
- Medicare Insurance

How Long is the Process?

Social Security Timeline



How to apply...

• There are three ways to apply for benefits:

1. Apply online on Social Security Administration website
<http://www.ssagov/disability>
2. Call Social Security's toll-free number at 1-800-772-1213 to set up a phone appointment; or
3. Go down to your local Social Security office to apply in person.

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Why do I need a lawyer?...

- It's a lot of work.
- Knowledge, avoid the pitfalls.
- Maximize benefits, more efficient, trick questions.
- Peace of mind is “Priceless”: You can focus on your health. People are overwhelmed by their conditions.
- Better advice.
- Win percentage: 25% higher with a lawyer.
- Troubleshoot issues: Flagged or halted cases.