



# Center for People With Disabilities

*Overcoming Barriers to Independent Living Since 1977*

# Social Security Disability Benefits 101

---

## Objectives

1. Understand SSI and SSDI benefits
2. Identify the myths and misconceptions about SSI and SSDI benefits
3. Learn what information will be needed to apply for disability benefits for adults and children
4. Learn the application process for adults and children
5. Understand my Social Security Account for adults and how to create one
6. Learn how to check the status of your application

# Definition of disability

---

The “inability to engage in any **substantial gainful activity** (SGA) by reason of any medically determined physical or mental impairment(s) that has lasted or is expected to last for a continuous period of not less than 12 months or results in death”

SGA in 2022: \$1,350 monthly or \$2,260 if blind

# Myths and Misconceptions about SSI/SSDI

---

- You have to apply multiple times before you get approved.
- It takes many years to get approved.
- You can't work while applying for disability benefits.
- You can't work or you will lose your benefits.

# Social Security Disability Programs

---

## Supplemental Security Income (SSI)

Needs-Based

Federal disability program that provides benefits to low income people who are disabled, blind, or elderly

## Social Security Disability Insurance (SSDI)

Entitlement

Federal disability program that provides benefits to blind or disabled individuals who are “insured” based on contributions paid into the Social Security trust fund, as authorized by the Federal Insurance Contributions Act (FICA)

# The difference between SSI and SSDI: Non-Medical Eligibility Criteria.

---

## Supplemental Security Income (SSI)

### Needs Based

- Individual must meet financial requirements regardless of disability.
- Countable resources must not be worth more than \$2,000 for an individual (\$3,000 for a couple)
- Earned and unearned income is limited for you and your spouse

[Learn more about income requirements](#)

## Social Security Disability Insurance (SSDI)

### Entitlement

- No limit on unearned income or assets, earned income is limited
- You must have enough work credits to be insured.
- Work credits are based on your work record or the work record of your spouse or parents
- Generally, you need 40 work credits with 20 of those earned in the last 10 years ending in the year you become disabled.

[Learn more about work credits](#)

# Supplemental Security Income (SSI)

---

## What does NOT count?

- The home you live in and the land it is on
- One vehicle
- Household goods and personal effects
- Life insurance with face value of \$1,500 or less
- Burial plots for you and your immediate family; burial funds up to \$1,500
- Property you or your spouse use in business
- Money or property set aside under Plan to Achieve Self-Support (PASS)
- Up to \$100,000 of funds in a State ABLE Account (Achieving a Better Life Experience)

# The Adult Disability Report and the Child Disability Report

---

- The Adult Disability Report and the Child Disability Report is the **largest portion** of the disability benefits application process.
- The applicant provides a complete picture of medical history and treatment.
- You can complete this portion of the application process online.



# Adult Disability Application

---

- Demographic information
- Provide information about place and date of birth
- Name of current and previous spouse (if marriage lasted more than 10 years)
- Names and birthdates for children who became disabled prior to age 22, under age 18 (unmarried), and age 18 - 19 still attending secondary school full time
- Any US Military Services
- Details about employment for current year and 2 years prior
- Direct Deposit information
- Alternative Contact

**Next step:** Adult Disability Report

[Adult Starter Kit](#)

# Completing the Adult Disability Report

---

## Section 1: Information about the individual with a disability

- Name, Address, Phone Number, Language

## Section 2: Contacts

- Name of someone who knows about your medical condition and can help with your claim

## Section 3: Medical Conditions

- List of all physical or mental conditions

## Section 4: Work Activity

- Indicate current work activity, date stopped working, or if condition caused changes to work activity

## Section 5: Education and Training

- Describe all previous education and training

## Section 6: Job History

- List jobs (up to 5) over the last 15 years
- [Adult Disability Report Checklist](#)

## Section 7: Medicines

- List all medication, prescribing doctor, and reason

## Section 8: Medical Treatment

- List all hospitals, doctors, clinics visited, dates, conditions treated, treatment provided, tests performed and when completed

## Section 9: Other Medical Information

- Anyone else with relevant medical information

## Section 10: Vocational Rehabilitation, Employment, or Other Support Services

- Information of DVR or other employment support services

## Section 11: Remarks

- Any additional information you did not give in other parts of this report, or if you did not have enough space

[Adult Disability Report Paper Form](#)

# Completing the Child Disability Report

---

## Section 1: Information about the child

- Name, address, phone number, height, weight, medical assistance number

## Section 2: Contact Information

- Legal guardian or other adult who helps care for the child

## Section 3: Child's Illness, Injuries, or Conditions

- Describe child's disabling conditions and when the child became disabled

## Section 4: Information about Child's Medical Records

- Hospital/Clinics the child has visited including dates, reasons, and treatment

## Section 5: Medications

- List all medications, prescribing doctor, reason, and side effects

## Section 6: Tests

- List kind of test completed including dates, location, and doctor who ordered the test

## Section 7: Additional Information

- Questions about specific test and Vocational Rehabilitation information or other employment services

## Section 8: Education

- School information including name of schools over 12 months, name of Special Education Teacher or Speech/Language Therapist

## Section 9: Work History

- Include any employment history of the child

## Section 10: Remarks

- Provide any additional information

[Child Disability Report Paper Form](#)

# Child Disability Application: Other Information Needed

---

- The Individualized Family Service Plan (IFSP) for early intervention services or Individualized Education Plan (IEP) for special education services
- Copy of birth certificate
- Social Security numbers for child and all adults in the household
- Proof of current income for the child and adults in the household
- Proof of resources for the child and parents living in the household

[Child Starter Kit](#)

# Application Process: Adults vs. Children

---

## Adults

### Options to Apply

- [Request an Appointment](#)
- Apply by Phone
- Complete Application Online

### Application Process Online

- Complete the [online application](#) after creating a [My Social Security Account](#)

## Children

### Options to Apply

- [Request an Appointment](#)
- Apply by Phone
- Begin the Application Online

### Application Process Online

- Complete the [Child Disability Report Online](#)
- SSA will contact within 3-5 business days to review the completed report and start the SSI application process

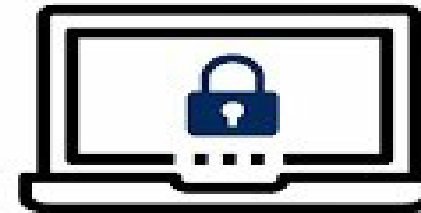
[Learn more about SSI Eligibility for Children and how to apply.](#)

# What is my Social Security?

[my Social Security Account](#)

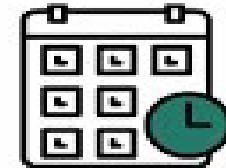
## *my* Social Security

**PLAN FOR  
YOUR FUTURE**



**ANYWHERE  
ON ANY DEVICE**

**MANAGE  
THE PRESENT**



**IS FOR EVERYONE**

# Creating a *my* Social Security Account

## *my* Social Security

Securely access information from your Social Security record, including earnings history and estimates of your retirement, disability and survivors benefits.

This gives you the ability to access information about your Social Security Record and complete the SSDI application and Adult Disability Report online.

If you only qualify for SSI benefits, you still need to apply for SSI benefits by scheduling an appointment or on the phone.

Accounts created **before** September 18, 2021 should enter a Username and Password.

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

Sign in

Sign in with  LOGIN.GOV

Sign in with  ID.me

[Learn more](#)

[Create an account](#)

[Use an activation code](#)

# What if I can't create an account?

---

## Who Is Completing This Application?

---

**Tell us information about the person completing this application:**

- I am applying for myself.
- I am helping someone who is not with me, and therefore cannot sign the application at this time.

There are other options if an individual is struggling with creating a My Social Security account. You can complete the paper application, schedule an appointment with the Social Security Administration, or [apply online without an account](#) by selecting the option listed above.



# Check the Status of your Application

---

You can sign into your [my Social Security Account](#) to check your status of your application.

Your application status shows:

- Date of filing.
- Current claim location.
- Servicing office location.
- Scheduled hearing date and time.
- Re-entry numbers for incomplete applications.
- Publications that may be of interest to you, depending on your claim and current step in the process.

If you are unable to sign into your my Social Security Account, you will need to contact the Social Security Administration to learn details about the status of your application.

[How to check your application status](#)

# Disability Function Report

Report completed that provides details about your daily activities, personal care, meal prep, household and yard work, hobbies, and social activities. The report provides Social Security with an understanding of the activities you are still able to complete (your Residual Functional Capacity).

## Function reports by age:

- [Adult](#)
- [Child Birth to 1st Birthday](#)
- [Child Age 1 to 3rd Birthday](#)
- [Child Age 3 to 6th Birthday](#)
- [Child Age 6 to 12th Birthday](#)
- [Child Age 12 to 18th Birthday](#)



# 5 Mistakes on the Function Report

---

1. Not reading the entire question or answering the question incorrectly
  - Take your time completing the report
  - Answer the questions on a separate sheet of paper before transferring your answers
  - Feel free to complete answer on a different sheet of paper if additional space is needed but try to be clear and to the point
2. Not being clear about how long it takes you to do things
  - Don't underestimate the time it takes to complete activities
3. Not being clear about what you do all day
  - Be specific about what you do all day
  - Provide details about what help you need
4. Not listing the side effects of your medications
  - Side effects can cause limitations – be sure to list any side effects you are experiencing.
5. Not answering questions consistently
  - Consistency is very important!

Answers provided on the Function Report are final! No changes can be made.

# Work History Report

---

Disability Determination Services (DDS) uses the [Work History Report](#) when additional information is needed to determine if the applicant is able to perform past relevant work or other work.

Provide detailed information about all job in the last 15 years before becoming unable to work including:

- Rate of pay and hours of work per day and week
- use of machines, tools, or other equipment
- amount of bending, sitting, walking, or related activities
- if any writing was required
- basic job duties
- other information providing complete picture of the nature and duties of the job performed

# How do I develop a strong case?

---

- Use medical listings as a guide for [adults](#) or [youth](#)
- Seek appropriate medical treatment, if none
- Make doctor's appointment and have updated tests
- Be detailed in explanations and use attachments, if needed
- Be thorough regarding limitations, document impact of condition on daily life
- Obtain medical opinions and submit to Disability Determination Services (DDS)

# Support with the Application Process

---

Individuals with disabilities can contact CPWD to connect with one of our Independent Living Advisors for support with completing the application for disability benefits.

For application support contact CPWD at:

Phone: 303-442-8662

Email: [Kia@CPWD.org](mailto:Kia@CPWD.org)



# CPWD Trainings

---

- Disability Etiquette 101
- Social Security Benefits 101
- Self-Advocacy 101
- Keeping the Roof Over Your Head – *Self-advocacy training in service to tenant/landlord relations*
- Emergency Planning and Preparedness for People with Disabilities
- Storytelling for Social Change: *How to craft a persuasive narrative*
- \*Multiple low-vision workshops for caregivers and individuals experiencing vision loss

Contact: Heather Kamper, Director of Core Services, [Heather@cpwd.org](mailto:Heather@cpwd.org)

# How to Contact Us

---

## Boulder

- 1675 Range Street, Boulder, CO 80303
- P – 303-442-8662

## Longmont

- 615 Main Street, Longmont, CO 80501
- P – 303-442-8662

## North Metro

- 10317 Washington Street, Thornton, CO 80229
- P – 303-442-8662

## Satellite locations:

- Broomfield – Thurs @ FISH Office Co-working space
- Westminster – Tues @ Adams County Human Services
- Nederland – Nederland Community Hub



Center for People With Disabilities

[www.cpwd.org](http://www.cpwd.org)