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.

<table>
<thead>
<tr>
<th>Supplemental Security Income (SSI)</th>
<th>Social Security Disability Insurance (SSDI)</th>
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<tbody>
<tr>
<td>Needs Based</td>
<td>Entitlement</td>
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<tr>
<td>• Individual must meet financial</td>
<td>• No limit on unearned income or assets,</td>
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<td>requirements regardless of</td>
<td>earned income is limited</td>
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<td>disability.</td>
<td>• You must have enough work credits to be</td>
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<td>• Countable resources must not be</td>
<td>insured.</td>
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<td>worth more than $2,000 for an</td>
<td>• Work credits are based on your work</td>
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<td>individual ($3,000 for a couple)</td>
<td>record or the work record of your spouse</td>
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<td>• Earned and unearned income is</td>
<td>or parents</td>
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<td>limited for you and your spouse</td>
<td>• Generally, you need 40 work credits with</td>
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<td>20 of those earned in the last 10 years</td>
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<td>ending in the year you become</td>
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<td>disabled.</td>
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[Learn more about income requirements](#)

[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

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 Checklist

Adult Disability Report Paper Form

CENTER FOR PEOPLE WITH DISABILITIES, 1675 RANGE STREET, BOULDER, CO 80301
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

PLAN FOR YOUR FUTURE

ANYWHERE ON ANY DEVICE

MANAGE THE PRESENT

IS FOR EVERYONE
Creating a *my* Social Security Account

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.
What if I can’t create an account?

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)
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
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
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