



First Things First: Social Security Basics

Session Two

ADMH Webinar Series for Families

Wellness without Barriers



Our Mission:

ADMH provides comprehensive, coordinated, person-centered healthcare for teens and adults with developmental disabilities. We strive to empower individuals and their families to become advocates for their own health and wellness needs.



What is a Medical Home?



- a model of primary care that is patient-centered, comprehensive, team-based, coordinated, accessible, and focused on quality and safety
- a place where patients are treated with respect, dignity, and compassion, and enable strong and trusting relationships with providers and staff
- a model for achieving primary care excellence so that care is received in the right place, at the right time, and in the manner that best suits a patient's needs

ADMH Goals



Increase access to adult services as individuals with developmental disabilities transition from pediatric to adult healthcare services

Support and conduct comprehensive, coordinated, compassionate patient care to adolescents and adults with developmental disabilities



ADMH Goals



Provide educational and informational activities to family members, providers and other interested parties thereby increasing public awareness

Offer leadership, training and support to other medical providers and primary care health providers in the field of adult developmental disability issues





BDI

illuminating
the possibilities
in disabilities

Social Security Basics

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Learning Outcomes

- Understanding SSA benefits: SSI and SSDI
- Health Insurance basics: Medicaid and Medicare
- The Application Process (www.ssa.gov)
- Medical Determination of Disability (Blue Book)
- Once awarded:
 - Increasing SSI award
 - Working as an SSA beneficiary (Red Book)



What is SSI?

- Supplemental Security Income (SSI) is a needs-based monthly cash benefit payable to disabled adults and children
 - Children under 18 – parental income is included
 - At age 18 – a disabled adult child can apply in their own right
- Means-tested: income and resource limits
- 2023 maximum award is \$914 per month
- SSI considers countable income and countable resources in determining eligibility
 - Child support is viewed as countable income



SSI and Medicaid

- Medicaid is awarded concurrently with SSI
- Medicaid is always the payor of last resort and is required for home and community based waivers
- Countable resources cannot exceed \$2,000 due to Medicaid eligibility criteria
 - Exceeding financial resources is most common cause of SSI overpayments
 - Use ABLE accounts for incremental savings to stay below threshold
www.georgiastable.com
 - Plan for the future with Supplemental Needs Trusts



What is SSDI?

- An adult dependent child is called a Childhood Disability Beneficiary
- Social Security Disability Insurance pays a monthly cash benefit to people who are:
 - Disabled – same process for medical determination of disability as SSI
 - Insured- enough SSA work credits by paying FICA taxes (generally means working 5 of the last 10 years before becoming disabled)
- To be eligible for SSDI as an adult dependent child, the individual's parent(s) must be
 - Deceased (survivor's benefit)
 - Retired (and drawing SSA retirement)
 - Disabled (and drawing SSA disability)
 - Eligible on their own work credits
- Concurrent beneficiaries have both SSDI and SSI
- SSDI awards are based on the work credits; CDBs receive 50% of parent's work record



SSDI and Medicare/Medicaid

- A Childhood Disability Beneficiary (CDB) receives Medicare following a 24 month waiting period
- CDBs are likely eligible for Qualified Medicare Beneficiary (QMB) Medicaid
 - QMB pays Medicare premiums, deductibles, and coinsurance
 - Income limit (\$1,430)
- Most individuals start with SSI at age 18 and then transition to SSDI when their parent retires but can still maintain their Medicaid
- More than 30 classifications of Medicaid in Georgia



Deeming Waiver and Medicaid

- Children who require significant supports (help with hospital bills, therapies, etc.) may be eligible for Medicaid even when their parents' income exceeds SSI financial eligibility
- The Deeming Waiver (formerly known as Katie Beckett) provides access to Medicaid
- When turning 18, the child transitions to SSI Medicaid once the now adult dependent child is approved for SSI (submit copy of SSI application to KB office to continue access to Medicaid)



Applying for SSA Benefits

- Apply online at www.ssa.gov or set an appointment for an interview
- Phone interview + Online application
- Adult Disability Report (form 3368) is the basis of the application
- Use Blue Book criteria to determine medical documentation needed to demonstrate severity and impact
- SSI applications are also screened for SSDI
- SSI applicants have a financial eligibility interview before case is transferred to Disability Determination Services

Medical Determination of Disability

- Disability Determination Services' adjudicators make the decisions about eligibility
- Blue Book drives what medical documentation is required to establish determination of disability
- Social Security has compassionate allowances and quick determinations of disability for some conditions
- Most cases take 8-10 months for decision
- A release is required for SSA to secure medical documentation but it is better if you gather your own documentation and provide to SSA

Medical Determination

2.10 Hearing loss not treated with cochlear implantation.

- **A.** An average air conduction hearing threshold of 90 decibels or greater in the better ear and an average bone conduction hearing threshold of 60 decibels or greater in the better ear (see [2.00B2c](#)).

OR

- **B.** A word recognition score of 40 percent or less in the better ear determined using a standardized list of phonetically balanced monosyllabic words (see [2.00B2e](#)).

Medical Determination

2.11 Hearing loss treated with cochlear implantation.

- **A.** Consider under a disability for 1 year after initial implantation.

OR

- **B.** If more than 1 year after initial implantation, a word recognition score of 60 percent or less determined using the HINT (see [2.00B3b](#)).

Medical Determination

- Blue Book identifies criteria for determination of disability
- Mental Residual Functional Capacity
 - Understanding, Processing & Memory
 - Concentration, Persistence & Pace
 - Social Interaction
 - Adaptability

Medical Determination

- SSA uses Function Reports (individual and third party)
- SSA assessments
- Take the initiative: Provide documentation showing impact, including letters from doctors and psych evaluations
- If mental health, letters showing condition is “serious and persistent” are helpful

If you lose at Initial Application

- Opportunity to provide more information at Reconsideration
 - Appeal online
 - Request for Reconsideration and Disability Report - Appeal
- If unsuccessful at Reconsideration, don't give up!
- A hearing provides an opportunity for interaction with the Administrative Law Judge.

If you win...

- Following the medical determination of disability, you will go through the financial review again to make sure nothing has changed since the initial application
- SSI awards are typically $2/3^{\text{rd}}$ of the award due to living with family
- Increase SSI to the maximum with a rental agreement showing individual is paying “fair share”



Working as an SSA Beneficiary

- SSI and SSDI are very different programs – the only thing they have in common is the medical determination of disability
- When you are working, different rules and work incentives apply based on whether you receive SSI or SSDI
- SSI – monthly calculation
- SSDI – phases of incentives (trial work period, etc.)
- Social Security Red Book outlines all the rules



Seek a WIPA Benefits Counselor

- Work Incentive Planning and Assistance (WIPA) programs provide counseling by Community Work Incentive Coordinators (CWICs)
- 3 Providers in Georgia
- Referrals are through the Ticket to Work helpline:
1-866-968-7842



How Does BDI Help?

- Benefits acquisition team provides guidance and support through the application process
 - Determination of Need assessments
 - Adaptive Function – Residual Functional Capacity assessments
 - Medical Evidentiary Reviews
- We help resolve overpayment issues
- Currently rolling out a futures planning process
- BDI is a WIPA provider for 54 counties in Georgia





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Questions?

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April 20: Funding Resources



How will be fund this life plan for our family member?

Apply for Medicaid Waiver Funds
or Family Support Funding

Jillian Palmiotto from TogetherWeCare
will help us with this process.



May 19: Guardianship and Options



Is Guardianship right for your family member? What about Power of Attorney? Conservatorship?

Emma Barry, from the Bowden Law Firm, will explain this for us.



A Short Survey



We greatly appreciate your time this evening and many thanks to Anna Maki for her time and expertise.

Please take a moment to complete our survey so we can know how best to serve you. We look forward to any suggestions on additional topics for future webinars.

<https://www.surveymonkey.com/r/QFPSXQ5>