

WELCOME !

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SSA- Accessing Benefits After an ALS Diagnosis

The ALS Association

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Social Security: Accessing Benefits After an ALS Diagnosis





Disability Overview

Social Security provides disability protections through two programs:

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



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Definition of Disability - Adult

The Social Security Act defines disability as:

a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or

the person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
Insurance that workers earn by paying Social Security taxes on their wages.	Needs-based public assistance 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; pays aged individuals 65 and older with limited income and resources.
Pays 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.



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Implementation of the Disability Insurance Access Act of 2019

- Became law on December 22, 2020, and it **exempts SSDI beneficiaries with ALS from serving the five-month waiting period,**
- If you were approved for benefits **on or after July 23, 2020.**
- You are not required to contact us.



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SSDI Supplemental Slides



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Requirements for Getting Disability Benefits

To be eligible for disability benefits, you must meet two different earnings tests:

- a recent work test, and
- a duration of work test.

Note: Certain blind workers have to meet only the duration of work test.



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How Do You Earn Work Credits?

- You earn “credits” when you work and pay Social Security taxes
- In 2021, each \$1,470 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2021, you must earn at least \$5,880.



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Rules for Recent Work Test

If you become disabled	You generally need
In or before the quarter you turn age 24	1.5 years of work during the three-year period ending with the quarter you become disabled.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you become disabled.
In the quarter you turn age 31 or later	Work during five years out of the 10-year period ending with the quarter your disability began.



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Rules for Duration of Work Test

If you become disabled	Then you generally need
Before age 28	1.5 years of work
Age 30	2 years
Age 34	3 years
Age 38	4 years
Age 42	5 years
Age 46	6 years
Age 48	6.5 years
Age 50	7 years
Age 52	7.5 years

NOTE: *This table doesn't cover all situations.*



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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 have two fast-track processes that allows to approve some cases in a matter of days instead of months.
- We may be able to process your application faster if you help us by getting any other information we need.



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How do I apply for disability benefits?



Online at www.socialsecurity.gov/disability



Call 1-800-772-1213 to make an appointment at your local office



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SSDI: What Happens Next?

- Your application will be reviewed to make sure you meet some basic requirements for disability benefits.
- We'll check whether you worked enough years to qualify and evaluate any current work activities.
- If you meet these requirements, we'll forward your case to the Disability Determination Services office in your state.



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How is a Disability Determination Made?

Five-step process:

1. Are you working?
2. Is your medical condition “severe” ?
3. Does your impairment(s) meet or medically equal a listing?
4. Can you do the work you did before?
5. Can you do any other type of work?



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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.



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SSDI: Benefits for the Family

Spouse

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

Child

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



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Medicare and Medicaid

- ❑ **Medicare** – federal health insurance program for people 65 or older. Disability beneficiaries diagnosed with ALS do not serve the standard 24-month Medicare waiting period. (Since 2001)
- ❑ **Medicaid** – state health insurance program for people with limited income and resources



Note: Medicare coverage usually begins automatically after being entitled to disability benefits for 24 months.



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SSI Supplemental Slides



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Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few resources;
- be age 65 or older;
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.



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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.



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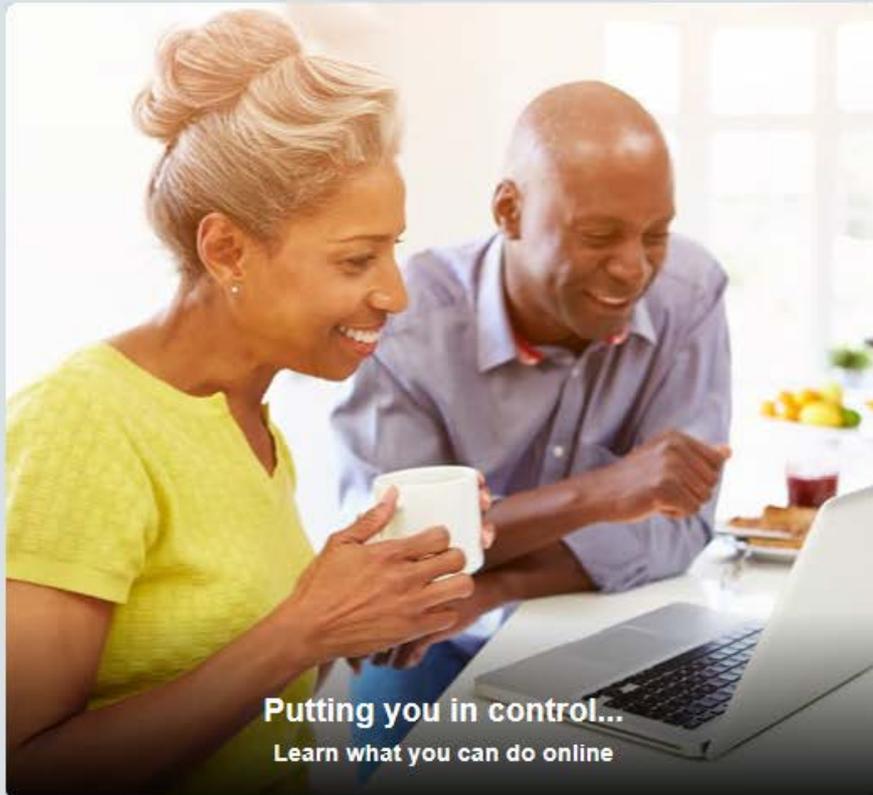
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Retirement



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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.



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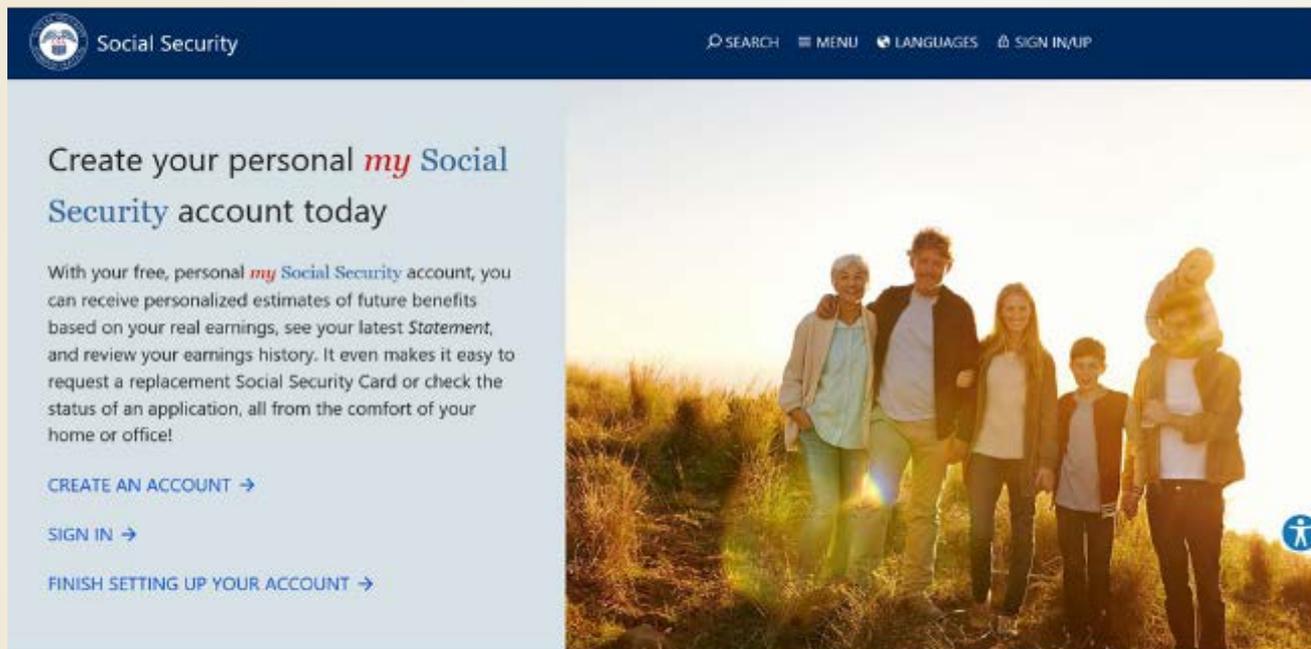
Calculate your benefits based on your actual Social Security earnings record.



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Get answers to frequently asked questions about Social Security.

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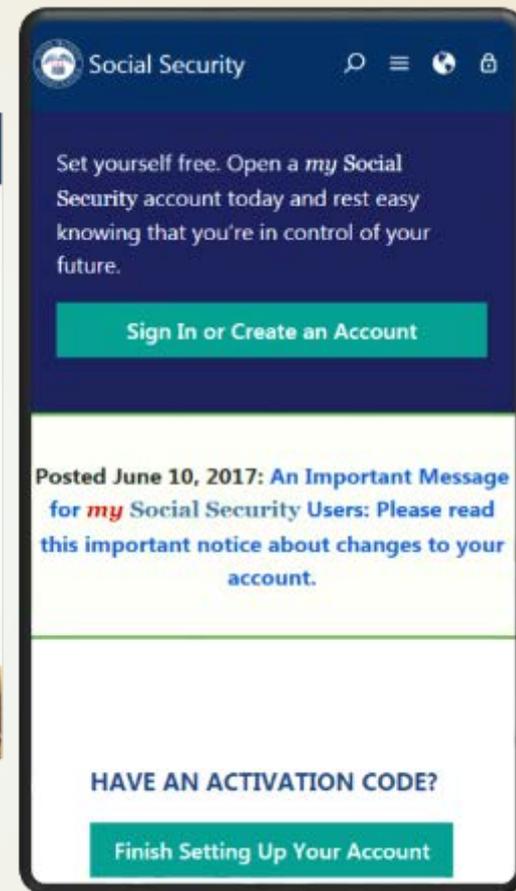
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With your free, personal *my* Social Security account, you can receive personalized estimates of future benefits based on your real earnings, see your latest Statement, and review your earnings history. It even makes it easy to request a replacement Social Security Card or check the status of an application, all from the comfort of your home or office!

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Social Security

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Posted June 10, 2017: An Important Message for *my* Social Security Users: Please read this important notice about changes to your account.

HAVE AN ACTIVATION CODE?

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Representative Payee

- Social Security's Representative Payment Program appoints a relative, friend, or other interested party to serve as the 'representative payee' who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.
- We thoroughly investigate those who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary's payments and is given the authority to use them on the beneficiary's behalf.
- Our *Representative Payee Portal*, accessible with a **my Social Security** account, lets individual representative payees conduct their own business or manage direct deposit, wage reporting, and annual reporting for their beneficiaries.



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Advance Designation of Representative Payees

What is it?

- Effective March 2020, Advance Designation of Representative Payees allows you to designate in advance up to three individuals who could serve as a representative payee for you, should the need arise.

Who is it for?

- Adult and emancipated minor applicants and beneficiaries of Social Security or Supplemental Security Income, who do not have a representative payee





Scam Awareness - Tips to Protect Yourself

1. Remain Vigilant.
2. If you receive a call or a communication that you believe to be suspicious: **HANG UP or do not respond!**
3. **DO NOT** provide the caller with money — cash, gift card, wire transfers, or pre-paid debit cards — or personal information.
4. **REPORT IT** at oig.ssa.gov.
5. **SHARE** this information with others, to help spread awareness.

We want to assure our beneficiaries that Social Security is **NOT** suspending any payments because of COVID-19.



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Thank You!

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