

INTRODUCTION TO SOCIAL SECURITY DISABILITY
BENEFIT PROGRAMS

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>> Welcome to the second in our series of webinars on Social Security benefits. We're pleased to welcome back Lucy Miller who will talk today about introductions to the social disability benefit programs, work incentives and employment supports.

A couple of notes.

At the end of today's session, we will give you information about being able to collect CRC credits for this as well as our evaluation form. Please enter your questions in the Q & A box as the webinar is progressing and we'll answer these as we go. If there are some questions that we feel may involve a longer response than available in the Q & A box, we will carry that over after the end of the webinar, and as usual we'll answer all the questions. And when we post the webinar with the captioning and those types of things, we will make that available.

Otherwise, I believe we are ready to get started.

Thank you, everybody, for joining us today.

>> LUCY MILLER: Welcome to Lesson 2 in the series of six lessons in the introduction to Social Security disability benefit programs and work incentives.

This lesson will provide a basic introduction to the Social Security disability benefit programs.

So, what are our objectives in the next hour?

Hopefully, by the time we finish with this hour, those of you watching will understand the basic eligibility criteria for both Title II disability benefits and SSI benefits. And that's the beginning of a separation of those two that will carry throughout the rest of these lessons. They are two very different programs.

Second, we hope that you're able to describe Social Security's definition of disability and the disability determination process.

Third, we hope that you can identify and describe the basic program concepts that distinguish the Title II disability benefits from SSI. And finally, we hope you can describe the interaction between the two disability programs for concurrent beneficiaries. And concurrent means individuals who receive both a Title II disability benefit and an SSI benefit.

So, let's begin with some very basic facts about Social

Security's disability programs. And this is where we'll start to uncover some of the misconceptions that you probably have about how all of this works.

First of all, there are two completely separate and distinct programs. There is disability insurance, SSDI. Also, throughout this lesson we'll prefer to that as a lot as the Title II disability benefit programs because these programs were authorized by Title II of the Social Security Act.

Social Security refers to benefits under this category sort of globally as SSDI or Social Security disability insurance, but there are actually three different benefits under this larger umbrella. That's probably something new for you already.

Secondly, the SSI program, the Supplemental Security Income program, which was authorized under Title XVI of the Social Security Act. Another reason why sometimes you'll hear people refer to the SSI program as Title XVI. Rare, but you see that on indication.

For adults, Social Security determines disability for both the Title II disability benefits and the SSI program using the same criteria. So, that's for adults. An adult in the land of Social Security is anyone aged 18 and above.

Now an odd thing you may not have realized is that in the SSI program there is a separate definition of disability for children under the age of 18.

So, there's one definition for kids in the SSI program, and then there's the adult definition of disability for 18 and above in the SSI program, and that definition is the same as the definition for the Title II disability benefits. I know that's confusing.

So, let's look at this definition. And this is the adult definition. The one that's most honest common. So, here it is. This is quoted. "The inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months." Well that is a mouthful. But there are three really important concept in this quote. Let's break each of these down and talk them through.

First, you can see from that definition that there's an earnings test in these programs. So, individuals must either be not be working at the time of application, or if working, countable earnings must be less than a designated dollar figure known as substantial gainful activity.

Now, this dollar figure is established every year. And although we don't lecture containing those figures, we have provided you with handouts that indicate what those figures are for this year and then all prior years. That's part of your handouts

for reading or in the additional resources material. So, if you are dying to know what that guideline is, we do provide you with that information in the handouts.

There is also a medical test. And that is that an individual must have a disability which can be documented by a qualified medical examiner. Now the disability must meet a certain level as described in the "listing of impairments."

If you ever want to find the list of impairments or read it, it is public. It's available on Social Security's website. Which is simply socialsecurity.gov. And you can type in listing of impairments under search and it will pop up. It's lengthy. And it is kind of interesting to look at because all the different types of disabilities are separated by broad category and then each type of disabling condition or impairment has a separate explanation of when that impairment would meet what they call "listing level." That's the point at which your disability would qualify you for benefits. So, it is not something that those of us involved in WIPA work read a lot or are expert in, but it is public information if you ever want to look it over.

So not only do you have to meet a certain guideline for your earnings -- because remember these are wage replacement programs. They're for people who have significant disabilities and whose disabilities prevent them from working at a self-sustaining level. So, we have the earnings test. Then the medical test.

And then, finally, there is the duration test. The disability has to have lasted when you apply already for twelve consecutive months or be expected to last for twelve or more months or be so severe that it might be expected to result in death.

Now you can see by putting these three criteria together, this is a very stringent definition of disability. And it goes back to Lesson 1 where we talked about the fact that people who are receiving Social Security disability benefits have significant disabilities. And they've had to have gone through this three-concept test to prove that the disability qualifies them for benefits. And these are no easy tests to go through.

So, what's the process like? Well, first of all, you go to the Social Security Administration and you complete an application, and you submit all of these medical records and all of this information on your application. And the determination of whether or not you are disabled is not made by Social Security but rather by agencies in each state that are known as the disability determination service. Social Security contracts with these agencies in each state to make the medical determination, to check the listing of impairments, to gather all those medical records, to review those records in comparison with the listing of impairments, and then to make the determination, yes, this person meets this requirement or not.

So, DDS, not Social Security, is the one who actually reviews the medical and non-medical evidence to render that determination about whether or not you meet Social Security's definition of disability, which we read on that slide a couple of slides back.

Something to be aware of. You probably already realize this. The determination process can be lengthy. It requires a lot of medical records. Some people don't have their medical records. Social Security needs to then send them to a physician or a specialist to review their medical condition. That takes time. All the records have to be gathered. They have to be sent to DDS. The medical review team at DDS has to review all those records then render a determination. So that process can take months and, in some cases, even years if there's an appeal. And that moves us to the last point on this slide. Which is that these are initial determinations and all initial determinations within Social Security world are subject to appeal. And there's a very specific process that individuals have at their disposal to appeal a decision if let's say Social Security denies someone eligibility for benefits, you can submit an appeal. And there's a very structured process by which that appeal moves through. We're not going to cover that in this training in our additional resources we have provided you with some summary information about the appeals process, if you want to look that over.

So, something else that's interesting about Social Security policy that you may not have realized is that Social Security makes a distinction between people who qualify based on a disability and then people who qualify based on something they call "Statutory Blindness." It's not just one disability, it's very separate and distinct. So, you can either establish eligibility as a disabled individual or through Statutory Blindness. As I said, these are separate distinctions of disability and how you become eligible.

There are very separate and distinct eligibility categories and different criterion that individuals meet in order to be found eligible for benefits based on Statutory Blindness.

Social Security's definition of Statutory Blindness is very specific. And it's unique to the Social Security Administration. And this is very confusing to people. So, they think I'm getting services from the state VR agency because I'm blind, aren't I going to be considered statutorily blind for Social Security purposes? Maybe but maybe not. Their criterion for this is their own and it's very specific.

Again, it's not something we cover in great detail in this course, but if you'd like to read the definition of Statutory Blindness it's available. It's in the listing of impairments which we described earlier. And you can go to Social Security's website, search for that and find that definition, if you are curious about what that is.

Now, the different criteria are applied to statutorily blind individual during initial application and there are also some very specific rules after an individual has been found eligible for either a Title II disability benefit or SSI, there are different rules for folks who are statutorily blind. Something definitely to be aware of. So, if you are working with people who have a visual impairment, it would be important for you to know, does this person meet the Statutory Blindness definition for Social Security. Because there are some differences in the way the benefits work. And even, as you'll see later, how work can affect those benefits. So, a very important distinction to be made.

So, let's look at sort of a comparison, a little side-by-side comparison of the two disability programs.

On the left here you have the Title II Social Security disability benefits. And, again, when Social Security talks about the Title II benefits they kind of refer to all of the little benefits under this category as SSDI just because it makes it easier but there are actually three different types in are this umbrella. So, it is an entitlement program. It's based upon insured status. So, you know, that amount of your paycheck that is reduced every time you get a paycheck, you are paying Social Security taxes and it's sort of like an insurance premium you are paying every month. And when you have insured status, if something happened and you had to stop working because of a disability, then you would have the ability to draw a benefit off your own work based on your insured status. So, think about that every paycheck that you get, that deduction, that FICA deduction that you are paying, that's really an insurance premium and it is a good way to think about that.

Now under this broad umbrella there are three different types of benefits that can be awarded. And I bet you didn't know this. One of them is SSDI. The other is called childhood disability benefits. That's when you are actually collecting not on your own work record. Not because of the insurance premiums you paid, but you are getting paid a benefit based on the premiums one or more of your parents paid. So, it is possible to collect a disability benefit off of a parental work record. We'll explain all of these in detail in a minute. But, for now, just to know that.

Then, finally, disabled widow or widowers benefits. These are the rarest. You don't see these benefits that often, but they certainly are out there. And these are a form of Title II disability benefits available to those whose spouse was insured and is now deceased. It is a way to collect disability benefits off the work record of a deceased spouse. I bet you didn't know that was out there, but it is.

Then, finally, the Title II programs come with Medicare coverage. And this is a federal requirement. There's no state

variance here. Medicare coverage after a specific waiting period. And we'll describe that waiting period in a little while. But people think when they become entitled to a Title II disability benefit that Medicare comes right away. It doesn't. There is a 24-month waiting period after the month in which you become eligible and then Medicare is available, and people can enroll. That's the Title II side.

So, close that door and we're going to look at the Title XVI side. The SSI side. And this program is completely different. Really the only thing that these two programs have in common is that adult definition of disability. Truly, that's the only thing those two programs have in common. Beyond that, they're completely different. They function very differently. Eligibility for the two programs is very different. They are completely separate and distinct.

Now the SSI program is an income support program. It is the benefits that are paid to people on SSI, those benefits don't come out of the Social Security trust fund. They're paid for out of basic federal tax dollars. You know, that wonderful check that at least I write every April 15th, general tax dollars. And it is an income support program. And it's strictly means tested. That's an odd phrase. What does that mean? It means that you have to have income and resources, countable resources that are under prescribed limits in order to establish eligibility. So, they are means tested. That's part of the eligibility process. Not only do you have to meet the disability requirement, but you have to meet an income test and a resource test. We'll talk about that all that too in a little bit more detail.

Then in most states, but not all, but in most states, if you establish entitlement for SSI, you become eligible for SSI, that comes with Medicaid coverage. But I want to warn you, there are some states where that isn't true, and so Medicaid is very different state by state. Whereas Medicare is truly federal, and it is the same whether you live in Hawaii or Maine or wherever. The Medicaid program can vary significantly by state. And in some states, even though you may have qualified for SSI, there are additional qualifications for Medicaid. So, it's something to be aware of.

We do provide you with some resources about Medicaid. I think it's in lesson 4 or 5, where you can go and look up more information about your state Medicaid program. That's something you probably want to do at some point.

So, let's jump into the Title II disability programs. Remember those are the insurance benefits right. The ones that someone is paying an insurance premium. That's the FICA tax that comes out of your paycheck. That's what that is. Title II disability benefits come in three very different flavors. We're

going to cover each one.

So, where did these come from? They were created by Title II of the Social Security Act. And the legislation was passed in 1937 as a means of partially replacing wages that are lost due to retirement or death of a wage earner. Now that huge program was established during the great depression by FICA, Franklin Roosevelt. As an add on in 1956 there was inclusion of disability benefits or disabled workers benefit. So that wasn't part of the original legislation. It was added almost 20 years later.

Now Title II of the Social Security Act, that includes all the benefits except SSI. And if you have any familiarity with Title II programs, you will know that it's retirees, it's people with disabilities, it's dependent family members. There's, you know, you can get benefits based on disability but also retirement for family members and deceased workers. So, it's big. Title II is the bulk of the Social Security benefits. Everything except the SSI program.

So, let's look at each one. Because there's three different ways that you can qualify for a Title II disability benefit. Now, remember, there are lots of Title II benefits that have nothing to do with disability. Like retirement. There are certain dependents benefits that people can get that have nothing to do with the individual being disabled. The person getting the check. This course is really focused on those benefits that are based on disability.

The first one, the most common one, the largest group of beneficiaries in the disability pool would be those receiving Social Security disability insurance or SSDI. Now this is a benefit paid on your work record. So, you go to work, you make your FICA contributions. Remember that's your insurance premium. And you can collect a benefit on your own Social Security number if you pay into that system a sufficient amount so that you have insured status. Now, you have to have at least 20 of what Social Security calls credits in the ten years prior to the onset of your disability. And this is kind of a confusing point.

You have to have worked enough to have general insured status. But to be insured for disability, you have to achieve another criteria in addition to that. Your credits, a certain number of your credits, have to be recent. So, 20 credits in the 10 years prior to the onset of disability. And you earn a credit when you earn a certain amount of money. You can earn up to four credits in a year. Used to be called quarters of coverage. So, four in a year. And no more than that. You can't earn any more than four a year. The amount of money that generates a credit that earns you a credit changes every year. And that's available on some of the resource materials that we provide in the web course if you want to look and see what that amount of money is.

Now, an interesting thing about the SSDI program is that if you become disabled as a younger person, like under the age of 31, you don't need as many credits to qualify. Okay just something to know. As a younger individual you don't have to have a significant work history as someone over the age of 31 would need in order to qualify. That makes sense. Because if you are young you haven't had as many years to have worked right?

Four credits can be earned a year. A credit is earned when a certain dollar amount of earnings is accrued. Again, that figure changes every year. Benefits can be paid retroactively in this program. All the way back to the date of what Social Security calls the disability onset. The date on which your benefit met the disability criteria or twelve months before the date that you applied, whichever is less. That's something to know because sometimes people wait a long time after they become disabled to apply, and, unfortunately, they miss out on some critical care supports they could have had. So, a piece of advice that we give to individuals who become disabled and are unable to support themselves by working is to apply as soon as possible so that, you know, you can retroactively get those critical income supports to keep yourself out of financial distress.

Now, something important to know in this program is that when you apply, if you are found eligible, there's a five-month waiting period before cash payments can begin. This just something to know. So, if I apply today and I'm found eligible backwards in time, retroactively, from the date of eligibility I have to serve a five-month waiting period before checks can start. That's just something to know. There's no way to waive. It is what it is.

Then Medicare begins or you can enroll in Medicare 24 months later. So, you have to pass the five months waiting list then you have two serve 24 additional months then you can enroll in Medicare. That's SSI.

Now there's another one. Childhood disability benefits or CDB. Something to know about this is it used to have a different name. And if you are an old timer like I am you may remember when this benefit was called DAC or disabled adult child. And sometimes you will hear it referred to using those old terms still. But the current name via the regulations is childhood disability benefits or CDB. And this is when an individual with a disability is collecting a disability benefit off of the record of a parent.

So, to be eligible for this -- first of all you have to meet the disability requirement. That adult disability definition or Statutory Blindness. That never goes away. That definition applies regardless. But, beyond that, the individual must be 18 years of age or older. And that seems like it wouldn't fit, but that is the rule. In order to get childhood disability benefits, you have to be at least 18. The childhood word comes from the next criteria.

Your disability, based on Social Security's definition, has to have started before the age of 22. So, the disability was established as a child. Before the age of 22. And you have to be the child of an insured worker. Someone who is now disabled and collecting Social Security or retired and collecting Social Security or deceased. So, it's sort of like that parental work record becomes open to you as the disabled child once the parent either passes away or starts to collect a Social Security benefit based on retirement or disability themselves. Then if you, the child, meet the adult definition of disability and these other criterion, you can apply for CDB, childhood disability benefits.

Now, there are some impacts of marriage in this program. Just something to be aware of. So, if a child marries, and I know they're not really children to us because they're over the age of 18, but if you receive CDB and you marry, there can be an effect on your entitlement to benefits. Something to be aware of. There are some exceptions. There's certain individuals that will not cause an impact on the benefit. But certainly, something to be aware of.

One of the cool things about CDB is there's no five-month waiting period. So, I can go and apply, I'm 18, and if I am found eligible then the benefits can be payable to me from the month of application forward. Assuming that I apply when I'm 18. That's nice right. No five-month waiting period. And benefits are not payable at all prior to the month in which a beneficiary turns 18. So, it's something to be aware of. I know it's called childhood disability benefits, but you have to be at least 18 to collect these.

Now lots of people that you are working with who are getting a Title II disability benefit are getting this, and you may or may not know it. You do need to know or those of us who do benefits counseling, we need to know because there are differences in the way that SSDI and CDB work. So, there are distinctions. It's important for you to understand the Title II benefits are not all one thing. Three different programs under this big umbrella.

And that takes us to the next one.

We're not going to cover DWBs, that's disabled widows or widowers. There's a reason we're not covering this. It is a small population. Last time I looked at figures it was under 300,000 people nationally. So, it's rare. You don't run across a lot of these beneficiaries. It's something for you to know that it is possible to collect a disability benefit off the work record of a deceased spouse. There are some requirements about it. So, that's as much as we're going to say about that. If you have a desire to know more, check Europe additional resources and certainly contact maybe your local WIPA providers and we can help you with that.

Things to remember about the Title II disability benefits, the CDB and the SSDI. They're form of insurance. So, there's no means testing. That's the second bullet. That's really important to know. Although work and earned income might affect your benefit and eligibility, Social Security has no interest in your resources or your assets or things that you own or unearned income that you receive. This is an insurance program. No matter how much you may have in assets, if you became disabled and you met the requirements, this is -- and you were unable to support yourself by working this is a benefit available to you no matter how much you have in the bank or how much you own. No limits on resources or on unearned income.

The amount of the disability benefit that you get is based on a complex formula you don't need to know. I don't know it either. And it is totally determined electronically at the local Social Security office and it's based on the number holder's work record. So, if it's SSDI, the number holder is me. My own work record. If it's CDB, it's based on the work record of a parent. So, complex formula. You don't need to know how to do that. It's all calculated when you apply. And the work history of that number holder is considered.

Now, the SGA amount is how much earned income is countable and it is a guideline when Social Security is determining eligibility for benefits. It's something to consider. Remember what these programs are for. These are wage replacement programs. Remember the definition of disability. There's an earning test and there is medical requirements and a duration requirement that you have to meet. So, if you are able to support yourself by working, then you may not be eligible for these benefits. So, Social Security will look at countable earned income when making this determination. And that's all based on comparing it to a guideline, the substantial gainful activity guideline. Again, there are numbers associated with the guideline. We are not putting that in the lecture. We have provided you with supplemental materials that shows you the SGA guidelines for this year and then for past years. So that you have that information to refer to.

All right. We're going shut the door on the Title II programs. One of the most common mistakes that people make when they're not experienced with the disability programs is, they get the Title II disability benefits confused with the SSI benefits and they start to apply the rules that go to one to the other. Mistakenly. So, something you have to get used to doing is keeping a wall between the information for one program and the information for the other program. So, we're going shut the door on the Title II disability benefits are done for now and we're going to talk about the Supplemental Security Income or SSI benefits. Remember a completely separate program. The only thing that SSI

and the Title II disability benefits have in common really is the adult definition of disability. Everything else is different. So, you've got the door shut. And let's move into some basics.

So, the SSI program was created in 1974 by the passage of Title XVI of the Social Security Act. A lot of people don't realize that this wasn't, you know, part of the original disability legislation from 1956. It came almost 20 years later. Just a history program. The way this was established is states, individual states had income support programs for people who were blind or disabled. And the SSI program, when it was passed, was sort of the federalization of all of those income support programs that were all over the country, and it kind of provided beneficiaries with a national floor for a program so that there was more consistency. So, it wasn't in California it's like this, in New York it's like this, in Alabama. It made it much more consistent across the country. And it federalized this income support for people who were disabled or blind who didn't meet the criterion for the Title II benefits. Because lots of people haven't worked enough to have ever established insured status right. So, folks maybe that became disabled in childhood or folks born with a disability, there would be no way to qualify for a Title II benefit if they hadn't worked. So, there was kind of a gap. And this income support programs all around the country filled in that gap and in 1974 the SSI program was established to kind of federalize all that.

So, it is a needs-based program. Means tested. We talked about that. And it is a program that provides a very basic level of income support to cover the costs of food and shelter. So, it was not intended to be, you know, a do all, end all. It's very sustenance level income support to pay for the basic costs of food and shelter. And it's available to individuals who meet that adult definition of disability, if you are over 18, and who have very little income and few if any countable resources or assets. It's that means tested income support program. Completely different from the Title II benefits which are insurance. It is a wage replacement program. But it has nothing to do with uninsured income or resources. This program definitely is affected by unearned income and resources.

It's also what the Federal Government refers to as the payer of last resort.

So, before an individual is provided with an SSI benefit, when you apply for SSI, Social Security is going to look to see if you might be eligible for any other benefit. Maybe you are eligible for SSDI. If so, that would be processed first. And if you are still eligible for a little SSI, that could fill in. But really important to know that.

And, you know, sometimes when people apply for SSI and Social

Security says well you have to go apply for this unemployment insurance because you were laid off or you may have railroad retirement benefits, you need to apply for those first, they don't understand that's required by federal law. You have to apply for any other benefit to which you might be entitled, get that processed first, then come back to the Social Security Administration and they'll determine your eligibility for SSI based on that.

Again, the funds that go into that monthly benefit come out of the general federal tax dollars. The general fund. Not out of the Social Security trust fund which is funded by those FICA contributions. Remember that chunk out of your paycheck every month.

So, how do you become eligible for SSI?

Well, you have to either be aged -- and that's their word for it -- which means to be 65 or older. And as I rapidly approach 65 that feels awful. But this is a benefit not just for people with disabilities, but it is a benefit for people who are elderly who may not have the ability to get a retirement benefit out of Title II. We don't think about that but there's a lot of people out there for whom the Title II benefits aren't available. They just don't have that attachment to the workforce. They haven't established assured status. So, this was a benefit for elderly individuals, 65 and older, or blind individuals. And here's the criteria. 20/200 or less in a better eye with glasses or a field of vision less than 20 degrees. That's the official definition of Statutory Blindness. Or disabled. The medical disability definition per that listing of impairments. You have to go through that medical review. And you have to meet an earned and unearned income tests. You have to meet a resource test. You have to meet certain citizenship and residency requirements. And in today's world that gets kind of complicated. So, we're not going to provide a tremendous amount of information in that area. Although we have provided you again with places you can go to read more about that if you need to. Of course, you have to file an application.

There is a big difference between the Title II disability programs and SSI. The SSI program does not provide retroactive payments. So, let's say that I go and apply today. If it is the middle of the month, then if I am found eligible, then I will be paid a benefit for the next full month. No partial months are paid and there's no retro activity. Just something to know. A big difference between the two programs.

Now people get all different amounts of SSI. There are certain amounts certainly in the federal payment that you'll see over and over and over again because there is a Federal Benefit Rate called the FBR. You can see that here on this slide. And that is the maximum amount in federal SSI payments that an individual

can receive. And that FBR figure changes typically every year. Not always but most years it goes up. And we're not going to include those amounts in the lecture. But, again, those figures are provided for you in the lesson readings and/or the supplemental readings that are there. So, if you are interested in finding out what is this year's FBR, what was last year's, that information is provided for you.

Your FBR is one thing that can affect the amount of your check. Because you can't get more in federal SSI than the FBR. That's just how it works.

Your earned income can reduce the amount of payments that you get. Because there's a mathematical formula that Social Security uses to reduce your SSI payment based on how much countable income you have. And get ready, that word "countable" you just heard it, you'll hear that again and again and again through lesson 6. Because there's all kinds of calculations that Social Security uses to deduct certain things so that your total income may be one thing but how much is counted when Social Security reduces your SSI cash payment is another. So, that's good. But that's where it gets a little complicated and it involves a little bit of math. Not hard math but basic math.

So, wages, net earnings from self-employment, and even in-kind items that you receive in lieu of pay, you've all heard about jobs where you might get room and board as part of your compensation package. That would count. The value of that room and board would count as earned income.

Unearned income, the definition of this is really simple. Any income you receive that is not earned. So, that's basic. And you can see the means testing. It's not just a wage replacement program, it really is means tested, income support program looking at all the things you are bringing to the table and adjusting that cash payment accordingly.

Now there's a very interesting group of regulations in SSI law or policy that's referred to as in-kind support and maintenance. It's complicated. But, basically, remember that SSI is used to pay -- it's intended to pay for the basic costs of food and shelter right. If someone else is helping you pay for food and shelter, that is called in-kind support and maintenance. And it can cause a reduction of your SSI cash payment. There are so many complex rules around that. That's the most that we say about it. We do provide you with some additional resources. I think we covered this in greater detail. We do in Lesson 4. So, if you have a dying need to know more about in-kind support maintenance we'll cover it to some extent then.

Then finally your check can be reduced by an over payment recovery. As you can imagine sometimes people forget to tell Social Security that they have a certain type of income. It's not

discovered until later. By then they've been paid more in SSI cash payments than they should have been. So, then you have to pay that back to Social Security. And one of the ways that Social Security can collect the payment is to reduce your SSI cash payment. There are multiple ways but that's one. So, you can see in SSI cash payment reduced.

Interestingly, you can see SSI cash payments affected by one of these things, two of these things, all five of these things. So, it can get kind of complicated. So, sometimes it's hard to know why is this individual's check the amount that it is. And that's one of the things that WIPA personnel a CWIC can help you with is verifying what someone is getting, why they're getting it and why the check is being reduced.

So, let's talk about a little bit about understanding concurrent beneficiaries. You may not even know; you may not be aware that an individual can receive a Title II disability benefit like SSDI or CDB and SSI as well. But it's very common. And because these individuals receive two different benefits at the same time, concurrently, we refer to them as concurrent beneficiaries. So, let's take a look at them. You need to know them because they're common and you'll have two people tell you I get two checks from Social Security every month.

What is it? Someone who is entitled to a Title II benefit, SSDI, CDB or DWB and is also found eligible for SSI. They get two separate checks each month. And in most cases, they even get the checks at different times of the month. Now, sometimes beneficiaries don't even know that because their checks are deposited automatically, and they just know that it goes into the bank. But they don't know what days those deposits are made or really the fact they even get two checks. But it is common.

And they're eligible for both Medicare after the required waiting period and Medicaid if in your state the individual meets the requirements for Medicaid. Remember, in most states, establishing eligibility for SSI, does result in Medicaid eligibility but not 100% of All States. Some state you have to meet additional criteria to get Medicaid.

What causes the two checks? Why are some people concurrent? Remember how we talked about SSI being the payer of last resort. When someone comes in to apply for the SSI program, Social Security will always check to see maybe this person is eligible for a different benefit from Social Security. Maybe they're eligible for a Title II benefit. And they'll examine that first. And if there is eligibility on that side of things, that benefit is afforded first. Because SSI is payer of last resort.

So, typically the person may have eligibility for SSDI or CDB and let's say the check is small and it's because the work record that the person is drawing their benefit off of wasn't

significant. So, if the amount that you are to be receiving from your Title II check is under the Federal Benefit Rate, it may be that some SSI could be supplemented there. If you eligibility for that program. Remember that program requires a resource test, earnings test, all of that stuff right.

So, you can also start on SSI, which does happen sometimes. An SSI recipient is happy collecting their SSI check then something happens to initiate eligibility for a Title II disability payment. I'll tell you a common occurrence is the death of a parent. Or the retirement of a parent. Remember that could trigger eligibility or possible eligibility for childhood disability benefits. And if you are on SSI there's a flagging that occurs between that system and the Social Security employee says this person may be eligible for this Title II check so we're going to send them a letter and ask them to come in and apply. SSI is payer of last resort. If there's a Title II benefit you could be entitled to, they'll require to you complete that application process and then your SSI will be reduced accordingly once you get your CDB.

The check is reduced due to the fact you are now receiving a form of unearned income. That's the Title II check. All right. So, now you know. Title II disability benefits, three different flavors. We really only covered two. SSDI and CDB. You've got a whole other program called SSI. Very different. And some people get SSI. And then some people get both.

Let's summarize where we've been. That wasn't so painful right. So, Lesson 2 we're giving you the overview right. The lay of the land. And then in the next lesson we'll move into the specifics of one of the benefit programs. And we'll start with the Title II disability benefits. CDB or SSI. And we're going to talk about what happens to those benefits when people go to work. But you have to have the overview first. We had to explain how the two benefit programs are different. The eligibility requirements for those who programs. Remember the only thing they have in common is the adult definition of disability.

We've provided you with lots of additional resources from this lesson forward. It is a little bit overwhelming even. We provide you with standard readings that we hope you complete prior to watching the lecture. Then lots and lots of additional resources for you to gain more information in areas of interest to you. So, we have some links to websites, excerpts from the CWIC training manual which is available online for free. We provide you with a link for that. If any of you are interested in reading that it's available to you. And the next lesson is we're going to take a look at that Title II side of things and we're going to dig into the effect of earned income.

So, on to lesson 3.

>> Thank you, Lucy, for a very informative presentation.

Couple of pieces and then I will turn it over to Jennifer that will tell you about the evaluation forms and obtaining CRC credits for this particular webinar.

June 19th, 10:30 central -- and those that have registered for this webinar as well as previous webinars will get a notice of this -- we have monthly discussion calls in our project E3. On the 19th of June part of the conversation Lucy has agreed to join us and will be available to answer specific questions you may have on at least materials covered to date and other questions you may have around the issue of disability benefits.

Lucy mentioned lesson 3 which is Title II disability benefits. That will occur on June 27th. The same time as this particular webinar. And because you've participated or at least registered for this webinar you will get a notice from us to connect as part of that.

With that, Jennifer, would you like to explain to people about the evaluation form and CRC credits?

And again, thank you everybody for participating.

>> JENNIFER: Hello, everyone. I'm Jennifer from CVRI and I will be helping you obtain the CRC available from today's webcast. All of our webcast resources are housed within our community of practice. Heidi just added the COP link in your chat box for your access. You will find the archived webcast, handouts and the evaluation. Within the evaluation you are able to request the CRC. An email going out next week to all registrants with more detailed instructions as well.

Terry?

>> TERRY: Great. Thanks, Jen.

With that, we are done for today. Thank you, everybody, for attending. Again, June 27th, our next in this Title II disability benefits. If you are interested in talking with Ms. Miller about questions you may have, she will be on our call June 19th, 10:30 central time. By registering for this webinar, you will get a notice of that particular phone call.

So, again, thank you, everybody.

And we have three open questions. I noticed don't close down. So, I will let Heidi and Ms. Miller proceed to answer some of the questions that are in the Q & A box. So, we have a raised hand as well. I'll see if I can -- while you guys are answering the questions let me see if I can find the raised hand. Go ahead, Heidi. If you want to come on, maybe Heidi it helps to be on the phone.

>> HEIDI: Right now, we only have two questions left in the Q & A box that Lucy is answering as we speak. So, I think we're working fine.

>> TERRY: We can clearly stay on for -- again, obviously officially the webinar is done for those that may have other things you need to get to or meetings at the top of the hour. But we will

keep it open until the top of the hour for Lucy to answer the currently open questions and if someone has another question, please put it in the Q & A box and we will keep the site open for another seven or eight minutes.

So, again, thanks, everybody, and please join us again June 27th.
