



SSI/SSDI: A Foundation for Employment, Recovery, Self- Sufficiency, and Social Inclusion!

Sponsored By:

Substance Abuse And Mental Health Services Administration
U.S. Department Of Health And Human Services

Revised: June 2015

Today's Presenters

- Kristin Lupfer - Project Director, SOAR National TA Center
- Matt Canuteson - Project Associate, SOAR National TA Center
- Joann McCann - Genesee Health System, Flint, Michigan

Learning Objectives

- Today you will learn about:
 - the SOAR process and how SOAR can be a critical tool in supports people's housing and employment related goals
 - connecting with or implementing new SOAR initiatives locally
 - ways to use information to combat common myths related to accessing benefits and employment (i.e. myth - that you can't be employed or seeking employment if you want to access SSA benefits).

What is SOAR?

- SOAR – SSI/SSDI Outreach, Access & Recovery
- Focuses on people who are experiencing or at risk of homelessness
- Sponsored by the Substance Abuse & Mental Health Services Administration (SAMHSA) in collaboration with SSA since 2005
- SOAR is active in all 50 states; no direct funding is provided to states
- SOAR TA Center helps states and communities by providing technical assistance and training

SOAR Technical Assistance Center

- SAMHSA funds the SOAR TA Center to support states and communities
- Offers virtual and on-site technical assistance
- SOAR TA Liaisons are responsible for SOAR in multiple states
- Get to know your SOAR TA Liaison
- Reach out for help or answers to questions about any aspect of SOAR

SOAR Has Broader Goals



SSI/SSDI for States & Communities

- People experiencing homelessness are frequent users of expensive uncompensated health care
- Providers can recoup cost of this care from Medicaid for up to 90 days retroactive to date of SSI eligibility
- States and localities can recoup from SSA the cost of public assistance provided during the application process
- SSI, SSDI and Medicaid bring federal dollars into states, localities and community programs
- Recovery outcomes are **EVERYONE's** outcomes!

Importance of SSI/SSDI for Individuals

- SSA disability benefits can provide access to:
 - Income
 - Housing
 - Health insurance
 - Treatment
 - Employment supports
 - Other supportive services
- For people with disabilities, SSI/SSDI can be a critical step towards ending homelessness, promoting **EMPLOYMENT** and recovery!

Changing Lives Since 2005

- 22,863 persons experiencing or at risk for homelessness have been approved on initial application
- 65% approval rate overall, in an average of 94 days in 2014
- Compares to 10-15 percent for unassisted applications from people who are homeless and 29 percent for all applicants
- Appeals can take a year or more; many people give up and do not appeal

Top Ten States

- Served more than 8,400 persons
- 82 percent approval rate on initial applications
- PA, TN, MD, NC, KS, OR, AR, WA, OK, VA
- Approval rates are highest in places where more SOAR critical components are implemented

Who Should Be Involved?

SSA

DDS

Corrections

Veterans
Affairs

Mental
Health
Services

Social
Service
Providers

Homeless
Services

Department
of Social
Services

Housing
Agencies

Vocational
Services

Legal
Services

Outreach
Workers

Peers

Hospitals/
Health
Care
Clinics

Youth
Services

SOAR Partners



SSA

- Social Security Administration
- Federal agency that administers SSI/SSDI
- Makes the non-medical decision



DDS

- Disability Determination Services
- State agency under contract to SSA
- Makes the medical/disability determination



Medical

- Medical/Treatment providers
- Assessments/evaluations
- Medical records



You

- SOAR trained case managers are actively involved every step of the process

Definition of Disability

1. Medically Determinable Physical or Mental impairment

- Illness must either meet or be equivalent to the “listing” criteria used by DDS. Supporting information must be documented in medical records

2. Duration

- The impairment tied to the illness(es) must have lasted OR be expected to last 12 months or more OR be expected to result in death

3. Functional Information

- Applicants must demonstrate that significant functional impairment related to the illness(es) exists that impede their ability to work

SSI & SSDI: The Basics

Supplemental Security Income (SSI)

Needs based; federal benefit rate is \$733 per month (2015); provides Medicaid in most states

Social Security Disability Insurance (SSDI)

Amount depends on earnings put into SSA system; Medicare generally provided after 2 years of eligibility

Definition of Disability

1. Medically Determinable Physical or Mental impairment

- Illness must either meet or be equivalent to the “listing” criteria used by DDS. Supporting information must be documented in medical records

2. Duration

- The impairment tied to the illness(es) must have lasted OR be expected to last 12 months or more OR be expected to result in death

3. Functional Information

- Applicants must demonstrate that significant functional impairment related to the illness(es) exists that impede their ability to work

The SOAR Way

- Case managers actively assist applicants and develop evidence
- Focuses on the initial application – “Get it right the first time!”
- Avoids appeals whenever possible
- Focuses on documenting the disability
- Successful SOAR states and communities:
 - Form steering groups (including SSA and DDS) that meet regularly to address challenges
 - Provide ongoing support to case managers assisting with applications so that communication and quality are enhanced (e.g., refresher trainings, quality review, support group meetings by phone or in person)

Critical Components for Success

**SOAR
Trained Staff**

**Maintain
contact with
the applicant**

**Become the
applicant's
representative
(SSA - 1696)**

**Obtain all
medical
records, past
and present**

**Collaborate
with
physicians**

**Electronic
submission
of
information**

**Collaborate
with SSA &
DDS**

**Ensure
quality
applications**

**Arrange for a
representative
payee**

**Track and
report all
outcomes**

Successful SOAR Communities

1. Form local SOAR steering groups
2. Identify local SOAR leaders
3. Identify one or more benefits specialists in each locality
4. Assess and refer SOAR applicants
5. Provide ongoing support for benefits specialists
6. Review applications before submission
7. Conduct refresher trainings
8. Ask SSA and DDS for feedback
9. Monitor outcomes to identify challenges and to leverage funding
10. Use the SOAR online training curriculum

Funding SOAR Programs

- All 50 states participate in SOAR by:
 - Reallocating existing resources
 - Securing funding through federal and state grants and foundation funding
 - Establishing collaborations with hospitals and criminal justice settings

Funding Strategies for SOAR Efforts

- Use outcomes to leverage additional resources
- State or local plans to address homelessness
- Federal grant programs (PATH, CDBG, MHBG, CABHI)
- Medicaid may reimburse for case management services
- Foster collaborations with hospitals and healthcare providers
- Target foundations, United Way, other non-govt. funders
- AmeriCorps State or VISTA members
- SSVF Collaborations
- State or county general assistance programs
- Partner with schools of Social Work for internships

The SOAR Role in Our Recovery

JOANN MCCANN, CPSS (CERTIFIED PEER SUPPORT SPECIALIST)
GENESEE HEALTH SYSTEM
FLINT, MICHIGAN

Best Use of SOAR Online

- Identify staff to assist with applications
- Participants register and complete the online course within specified timeframe
- SOAR local lead conducts in-person SOAR Fundamentals refresher training for those who have completed the SOAR training (in-person or online)
- SOAR Fundamentals:
 - Reviews key information from the course
 - Explains any local/state-specific SOAR processes
 - Responds to any questions or concerns
 - Instructs participants in how to track and report application outcomes
 - Arranges ongoing support, problem resolution & quality monitoring

SOAR Leadership Academies

- Three full days
- States can send two new local SOAR leads each year
- Agenda focuses on:
 - Preparing State and Local SOAR leads to adapt and conduct SOAR Refresher trainings
 - Creating and facilitating a SOAR steering committee
 - Supporting quality SSI/SSDI applications
 - Tracking outcomes in Online Application Tracking system (OAT)
 - Funding and sustaining SOAR implementation
 - Advancing community goals for SOAR

The Result

- SOAR is about ending homelessness, promoting recovery and transforming lives
- SOAR works!
- It's a win-win for the individual and for community programs
- SSI/SSDI are major tools in supporting recovery outcomes such as **employment!**

The Approval Is Only The Starting Line! Encouraging Employment!!



Common Myths

- If you work, your SSI/SSDI application will be automatically denied
- Benefits and health insurance end immediately when start working
- You can only work part-time while receiving disability
- If Social Security knows you are working, they will say you aren't disabled anymore

Luckily for the people we serve, these myths are false!

Working for More than Income

- Self-worth and self-confidence
- Define a role for the person in the community
- Foster a connection to others
- Add structure to daily life
- Critical step in recovery



SOAR as an Agent of Hope

- Employment is possible during and after an application for SSI/SSDI
- Develop expertise in work incentives offered by SSA and give examples of how work will affect benefits
- Identify and collaborate with employment support services

Start Talking About Work

- Begin the conversations early and have them often
- Remind the individual that it is their decision, let him/her weigh pros and cons
- Provide reassuring and encouraging messages
- Ensure the applicant is equipped with accurate information about working while applying for and receiving SSI/SSDI

CABHI: SOAR and IPS Pilot

- **SOAR: SSI/SSDI Outreach, Access and Recovery**
- **IPS: Individual Placement and Support**
- 12 State Teams who received the CABHI-States-Enhancement Grant were invited to participate
 - AZ, CO, CT, IL, MA, MI, MS, NV, OH, TN, UT, WI
- Learning Community: Four 90 minute, weekly calls to kick off the pilot (Started May 6)
- Pilot: Monthly check-in calls with pilot participants to report on progress (Started June 30)

CABHI: SOAR and IPS Pilot

Objectives

1. Demonstrate how SOAR and IPS can form a cohesive and coordinated set of services for income support
2. Evaluate lessons learned from integration of services
3. Identify how to apply pilot findings to wider SOAR/employment services community

Columbus House: New Haven, CT

- The Pathways to Independence (PTI) Program
 - Using holistic, recovery-based incentives to support individuals to engage in employment.
 - Targeted services for individuals experiencing homelessness and a disabling condition.
 - Maximize our clients access to income
- Employment and Enrichment Center
- WORKFARE training program
- Employment Network- SSA's Ticket to Work

Central City Concern: Portland, OR

- Benefit Entitlement Specialist Team (BEST) (SOAR trained benefits specialists)
- Employment Access Center
 - Career center with 19 computers, phones, resume paper, etc.
 - 16 employment specialists providing individualized support
 - 876 individuals served through individualized employment programs
 - 532 individuals (60%) employed through 459 employers; average hourly wage of \$10.43
- Individual Placement and Support (IPS) Model of Supported Employment
- Encourages working while waiting for benefits
 - Adds weight to the claim and can strengthen proof of disability
 - Proves willingness to work
 - Can speak to the individual's level of functioning in the work place
 - Employment is better than SSI

Benefits Planning Is Essential

- Impact on Social Security income, health insurance and other benefits
- Reporting earnings
- Maximizing SSA work incentives

While Applying for SSI/SSDI

- **You can work during the application process**
- SSA looks at the type and amount of work
 - Earn up to \$1,130/month, \$1,170/month (2017)

Strategy: Encourage work from the start

- Can help to strengthen the application
- Might find that supported employment works better for individual

After Approval for SSI/SSDI

You can work while receiving SSI/SSDI

Strategy: Connect with work support programs

- SSA's Ticket to Work
 - www.chooseworkttw.net
- Supported Employment Programs
 - Individual Placement and Support (IPS)

After Approval for SSI/SSDI

- Income Exclusion for SSI
- Plan to Achieve Self-Support (PASS)
- Income Exclusion for SSI
- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Subsidy
- Impairment-Related Work Expense (IRWE)
- Expedited Reinstatement of Benefits (EXR)

What happens to cash benefits?

\$\$ Work Pays \$\$

Supplemental Security Income (SSI)

- Income Exclusion
- Plan to Achieve Self-Support (PASS)

Social Security Disability Insurance (SSDI)

- Trial Work Period
- Extended Period of Eligibility

Income Exclusion: SSI Only

- Certain amounts of earnings are excluded when calculating countable income
- General exclusion: \$20
- Earned income exclusion: \$65
 - If SSI is sole income, both exclusions apply
- After exclusions, SSA Counts \$1.00 for every \$2.00 earned

Calculating Countable Income: SSI

<u>Gross</u> Earnings From Work:	\$1,553
General Exclusion:	(\$20)
Earned Income Exclusion:	(\$65)
	= \$1468
\$1 Counted for Every \$2 Earned:	\$1468/2
Countable Income:	= \$734
Maximum SSI check – Countable Income:	\$735-734
Amount of SSI Check:	\$1
Total Income:	\$1,554

\$1,554 > \$735

**Calculations use the 2017
Federal Benefit Rate for
SSI of \$735/month*

PASS Plan: SSI Only

- PASS = Plan to Achieve Self-Support
- Allows an SSI recipient to save money for an educational or vocational goal in a separate account, which is not counted as a resource or countable income when determining his/her SSI payment
- The PASS must be written and approved by SSA, and the goal must be reasonable to attain in three years.
- Example: Joe works part-time as a line cook in a restaurant would like to attend culinary school to get a job as a chef at a local hotel. The tuition for culinary school is \$3,000.
 - With an approved PASS plan, savings to pay this tuition would not be counted as a resource and would not eliminate his SSI eligibility.

Trial Work Period (TWP): SSDI Only

- 9 months of gross earnings (per current SSA rate)
- Need not be consecutive
- Are counted within a 5-year period
- Triggers a review of one's continued eligibility for SSDI
- Continue to receive full benefit check during this time

Trial Work Period Example: SSDI

- It only counts as a TWP month when earnings are above the threshold set each year by SSA
 - 2017 = \$840 2016 = \$810 2015 = \$780

Month	Earnings	TWP
Jan 2015	\$900	Yes-1
Feb 2015	\$550	No
Mar 2015	\$790	Yes-2
April 2015	\$600	No
Aug 2015	\$845	Yes-3
Sept 2015	\$850	Yes-4
Oct 2015	\$860	Yes-5
Nov 2015	\$850	Yes-6

Month	Earnings	TWP
Jan 2016	\$900	Yes-7
Jun 2016	\$500	No
Jul 2016	\$500	No
Aug 2016	\$800	No
Sep 2016	\$500	No
Oct 2016	\$800	No
Dec 2016	\$900	Yes-8
Jan 2017	\$1000	Yes-9

When the Trial Work Period Ends

- SSA will look at earnings in the first month after the Trial Work Period to determine if the person is earning SGA
- Countable earnings can be reduced with a Subsidy and/or IRWEs
- If earning SGA: Benefits cease after a 3 month grace period
- If not earning SGA: Benefits continue

Extended Period of Eligibility (EPE): SSDI Only

- Applies only to SSDI
- Lasts 36 months from the end of the TWP (if applicable)
- Applies to any month in which earnings fall below SGA
- Allows beneficiaries to receive SSDI in the months of non-SGA earnings during the EPE

Subsidy: SSDI Only

- Implied *Value* of extra support received on the job
- Examples of supports:
 - Extra hours of supervision
 - Job coach or mentor
 - Reduced workload
- “Provided” by employer
- Subsidized worker earns the same pay as other workers doing the same job

Subsidy Example: SSDI

- The subsidy is subtracted from earnings when determining SGA at the end of the TWP

<u>Gross</u> Earnings From Work after the TWP:	\$1300
Subsidy	(\$200)
Considered Income:	= \$1100
Earning SGA?	NO

Substantial Gainful Activity (SGA) = \$1,130/month (2016), \$1,170 (2017)

IRWE: Both SSI and SSDI

- Impairment Related Work Expense
- An out-of-pocket expense that enables the person to go to work
- The expense must be related to the disability, such as medication co-pays, special equipment, service animals, and special transportation
- Social Security does not reimburse beneficiaries for IRWEs, but rather reduces the calculated countable income
- Not an IRWE: the company uniform, since all employees must buy the uniform and it is not related specifically to the person's disability

IRWE Example: SSI

5 prescriptions, \$10 co-pay for each, the IRWE is subtracted from countable income

<u>Gross</u> Earnings From Work:	\$500
General Exclusion:	(\$20)
Earned Income Exclusion:	(\$65)
IRWE	(\$50)
	= \$365
\$1 Counted for Every \$2 Earned:	\$365/2
Countable Income:	= \$182.50
Maximum SSI check – Countable Income:	\$735- \$182.50
Amount of SSI Check:	\$552.50
Total Income:	\$1,052.50

\$1,052.50 > \$735

**Calculations use the 2017
Federal Benefit Rate for
SSI of \$735/month*

IRWE Example: SSDI

- 5 prescriptions, \$10 co-pay for each
- The IRWE is subtracted from earnings when determining SGA at the end of the TWP

<u>Gross</u> Earnings From Work after TWP:	\$1170
IRWE	(\$50)
Considered Income:	= \$1120
Earning SGA?	NO

Substantial Gainful Activity (SGA) = \$1,130/month (2016), \$1,170 (2017)

Expedited Reinstatement of Benefits (EXR)

- For both SSI and SSDI
- Five years after benefits cease due to earnings
- Expedited return to payments and medical benefits
- A medical review is done to see if the current condition is the same as, or related to, the original condition
- Applicants can receive six months of provisional SSA benefits while the decision is processed
- Applicants should request EXR from the local SSA office

Health Insurance

SSI: Medicaid

- May continue under Federal Rule 1619B even if SSI cash payments stop
- Earnings must remain below state threshold

SSDI: Medicare

- Continues for 93 months (7.75 years) after the last month of the Trial Work Period
- May be purchased after 93 months under certain conditions; premium costs for Part A then apply

Overpayments and Return to Work

- How are people overpaid?
 - SSI: Excess income, excess resources, change in living arrangement
 - SSDI: Earning SGA after TWP
- Collecting overpayments
 - SSI: 10% from future checks until paid off
 - SSDI: Entire check can be withheld, reductions to \$10/month if needed for living expenses
- Option: Request waiver of overpayment
 - Article on overpayments on SOAR website
 - SSA form 632-BK (available in SOAR library)

Things to Remember

- Employment is possible! Help bust myths!
- Track and report all earnings to SSA
- Don't risk overpayment
- When in doubt, talk to your local SSA field office.
- Use your resources!

Resources

- SSA Web site (www.socialsecurity.gov/work)
 - Ticket to Work: Employment and VR Services (<https://www.choosework.net/>)
 - Work Incentives Planning and Assistance (WIPA) Program (<http://vcu-ntdc.org/index.cfm>)
 - Social Security Red Book (<https://www.ssa.gov/redbook/>)
 - Protection and Advocacy for Beneficiaries of Social Security (PABSS or P&A)
 - Service Provider Directory for WIPA and P&A:
<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>
- Disability Program Navigators (DPNs)/Disability Resource Coordinators
 - Department of Labor, One-Stop Career Centers (<http://www.doleta.gov/disability/>)

Get Housing Providers Involved

- Invite housing providers to be a part of your local SOAR planning group
- Contact your local housing authority and develop a list of affordable housing options
- Contact your state's department of housing for additional resources and a list of supportive housing providers
- Contact your local HUD Continuum of Care to discuss potential collaborations

Increased Income and Housing Vouchers

- Flat rent vs. income-based rent
- HUD Earned Income Disallowance (EID)
 - Public housing
 - Section 8 Housing Choice Voucher (HCV)
- Alternatives to HUD's EID Program
 - Individual Savings Accounts
- HUD Family Self-Sufficiency Program (FSS)
- Termination of Housing Assistance

<https://soarworks.prainc.com/article/income-housing-vouchers>

Other Services

- Explore goals and aspirations with each person.
- Help individuals connect with necessary treatment providers and primary care physicians to support ongoing health
- Discuss the benefits and possibilities of employment; use the resources available through SSA or through your state's vocational rehabilitation department
- Help dispel myths about working while receiving benefits
- Earning a GED, technical degree, or college degree are real possibilities

Connect with Us

- Visit our website: <http://soarworks.prainc.com>
 - SAMHSA SOAR TA Center
 - Policy Research Associates, Inc.
345 Delaware Avenue
Delmar, New York 12054
(518) 439 – 7415

 • soar@prainc.com 

 www.facebook.com/soarworks 

 @SOARWorks 

 <http://soarworks.prainc.com/blog> 