

## Disability basics

A disability as defined by the Social Security Administration (SSA) is *“The inability to engage in substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or can last for a continuous period of no less than 12 months.”*

### Understanding the differences

<b>SSI</b> <b>Supplemental Security Income</b>	<b>SSDI</b> <b>Social Security Disability Insurance</b>
<p>Must meet SSA criteria for disability, or be blind or age 65 or older.</p>	<p>Must meet SSA criteria for disability.</p>
<p>A “needs-based” program for those with limited income and assets.</p> <p>Pays a fixed benefit. Current maximum in WA state for an individual is \$783.</p>	<p>Disability program with the amount of payment based on the eligible individual’s payroll taxes paid over the person’s working career.</p>
<p>Pays only to the person on SSI and not to family members.</p> <p>Recipients may be any age – including children.</p>	<p>Recipients may be eligible based on a family member’s work history. Primary recipients are under age 65, benefits can be paid to family members of any age.</p>
<p>Recipients will undergo annual financial review to ensure their continued eligibility.</p>	<p>SSA will review the case periodically to make sure the applicant is still disabled.</p>
<p>Must be a U.S. citizen and resident of the U.S. or a legal immigrant living in the U.S. for five continuous years.</p>	<p>Must be a US citizen and resident of the U.S. or a legal immigrant living in the U.S. for five continuous years.</p>
<p>Cash benefits may begin the first month an application has been made.</p> <p>Generally, recipients on SSI will not start Medicare until they become age 65. (There is no automatic enrollment into Medicare after 24-months.)</p>	<p>Cash benefits will begin 3-5 months after the person is deemed disabled.</p> <p>Most people receiving SSDI are automatically eligible for Medicare after receiving benefits for 24 months.</p> <p>Those diagnosed with End-Stage Renal Disease or Lou Gehrig’s Disease are eligible for Medicare without the 24-month waiting period.</p>
<p>Recipients receiving SSI are <b>automatically</b> enrolled in Medicaid. Those age 65 or older are eligible for both Medicare and Medicaid (“Full Dual-Eligibles”).</p>	<p>Recipients may be eligible for Medicaid based on income and assets but there is <b>no</b> automatic enrollment into Medicaid; they must apply.</p>

## Counseling suggestions

SSI Supplemental Security Income	SSDI Social Security Disability Insurance
<b>NOT ON MEDICARE:</b>	<b>NOT ON MEDICARE:</b>
<ul style="list-style-type: none"> <li>Client should be on full (CN) Medicaid.</li> <li>Most clients will be automatically enrolled in a Medicaid Managed Care Plan.</li> <li>Client needs to confirm their providers will <b>accept</b> Medicaid and if in Managed Care, providers will accept their plan.</li> </ul>	<p><b>While waiting for Medicare to start:</b></p> <ul style="list-style-type: none"> <li>Does client have access to employer coverage or COBRA?</li> <li>Explore coverage through <a href="http://www.wahealthplanfinder.org">www.wahealthplanfinder.org</a>.                             <ul style="list-style-type: none"> <li>Client could be eligible for MAGI Medicaid or Qualified Health plan.</li> </ul> </li> </ul>
<b>ON MEDICARE: (Parts A &amp; B)</b>	<b>ON MEDICARE: (Parts A &amp; B)</b>
<ul style="list-style-type: none"> <li>Client should be on full (CN) Medicaid.</li> <li>Client should have Part B premium (and Part A premium, if not free) paid by Dept. of Social and Health Services (DSHS) through the Medicare Savings Program (MSP) (QMB).</li> <li>Client needs to confirm their providers will <b>accept</b> Medicare/Medicaid.</li> </ul>	<ul style="list-style-type: none"> <li>Counsel as you would for any other Medicare enrollee.</li> <li>Screen for Medicare Savings Programs and help clients to fill out and submit applications or refer clients to <a href="http://www.washingtonconnections.org">www.washingtonconnections.org</a></li> <li>May not have access to Medicare Supplement (Medigap) insurance since they are under age 65.</li> <li>Will be eligible for guaranteed issue of a Medigap plan when they turn age 65 (first 6 months of being 65 and enrolled in Part B).</li> </ul>
<b>CLIENT ON MEDICARE: (Part D)</b>	<b>CLIENT ON MEDICARE: (Part D)</b>
<ul style="list-style-type: none"> <li>Client should be “deemed” (automatically) eligible for Extra Help/LIS.</li> <li>Client can change Part D or (MA) plans quarterly.</li> <li>Run the Medicare Plan Finder to help them choose the best plan (MA-PD or PDP).</li> </ul>	<ul style="list-style-type: none"> <li>Screen for Extra Help/LIS and assist clients to submit applications or refer clients to <a href="http://www.ssa.gov/benefits/medicare/prescriptionhelp">www.ssa.gov/benefits/medicare/prescriptionhelp</a></li> <li>Run the Medicare Plan Finder to help them choose the best plan (MA-PD or PDP).</li> </ul>
<p><b>To receive SSI:</b> Clients may apply:</p> <ul style="list-style-type: none"> <li>Online: <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> (preferred method).</li> <li>Go to their local SSA office.</li> <li>Call: 1-800-772-1213.</li> </ul>	<p><b>To receive SSDI:</b> Clients may apply:</p> <ul style="list-style-type: none"> <li>Online: <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> (preferred method).</li> <li>Go to their local SSA office.</li> <li>Call: 1-800-772-1213.</li> </ul>
<p><b>Additional Notes</b></p> <ul style="list-style-type: none"> <li>A client waiting for SSDI can request to be screened for SSI in the interim.</li> <li>Clients on SSI are likely eligible to receive Basic Food Assistance (food stamps). There is a simplified application process through DSHS.</li> <li>Some clients will have <b>BOTH</b> SSI and SSDI. (If the amount of their SSDI is low, SSI will bring the client up to \$783).</li> </ul>	