

# Disability basics

A disability as defined by the Social Security Administration (SSA) *“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	
SSI Supplemental Security Income	SSDI Social Security Disability Insurance
Must meet SSA criteria for disability, or be blind or age 65 or older.	Must meet SSA criteria for disability.
A “needs-based” program for those with limited income and assets.  Pays a fixed benefit. Current maximum in WA state for an individual is \$733.	Disability program with the amount of payment based on the eligible individual’s payroll taxes paid over the person’s working career.
Pays only to the person with the disability and not to family members.  Recipients may be any age – including children.	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.
Recipients will undergo annual financial review to ensure their continued eligibility.	SSA will review the case periodically to make sure the applicant is still disabled.
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.	Must be a US citizen and resident of the U.S. or a legal immigrant living in the U.S. for five continuous years.
Cash benefits may begin the first month an application has been made.  Generally, recipients on SSI will not start Medicare until they become age 65. (There is no automatic enrollment into Medicare after 24-months.)	Cash benefits will begin 3-5 months after the person is deemed disabled.  Most people receiving SSDI are automatically eligible for Medicare after receiving benefits for 24 months.  Those diagnosed with End-Stage Renal Disease or Lou Gehrig’s Disease are eligible for Medicare without the 24-month waiting period.
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”).	Recipients may be eligible for Medicaid based on income and assets but there is <b>no</b> automatic enrollment into Medicaid.

# Counseling Suggestions

<b>SSI</b> <b>Supplemental Security Income</b>	<b>SSDI</b> <b>Social Security Disability Insurance</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 that their providers will <b>accept</b> Medicaid and if in Managed Care, providers will accept their plan.</li> </ul>	<p style="text-align: center;"><b><u>While waiting for Medicare to start:</u></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>.</li> <li>Client could be eligible for MAGI Medicaid or Qualified Health plan.</li> </ul>
<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 DSHS through the Medicare Savings Program (MSP) (QMB).</li> <li>Client needs to confirm that their providers will <b>accept</b> Medicare/Medicaid.</li> </ul>	<ul style="list-style-type: none"> <li>Counsel as for any other Medicare enrollee.</li> <li>Remember to screen for Medicare Savings Programs and assist clients in filling out and submitting 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>	
<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 at any time.</li> <li>Run the Medicare Plan Finder to help them choose the best plan.</li> </ul>	<ul style="list-style-type: none"> <li>Screen for Extra Help/LIS and refer client to apply on the Social Security website.</li> <li>Run the Medicare Plan Finder to help them choose best plan.</li> </ul>
<p><b>To receive SSI:</b>            Clients may apply by going to <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> (preferred method) or at their local SSA office or by calling 1-800-772-1213.</p>	<p><b>To receive SSDI:</b>            Clients may apply by going to <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> (preferred method) or at their local SSA office or by calling 1-800-772-1213.</p>
<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 the minimum of \$733).</li> </ul>	