**Supplemental Security Income**

Hello. Today we’re going to talk about Supplemental Security income, what it is, who’s eligible for it, and how you can apply.

# **What is SSI?**

Supplemental Security Income, also known as SSI is a financial support program administer by the Social Security Administration for individuals who meet the specific medical and financial criteria. SSI is not the same as Social Security Disability Insurance or SSDI, which is provided for individuals who have contributed to social security by working, and have become disabled and can longer work for an extended period of time. SSI is also different from Social Security Retirement benefits which individuals also contribute to through employment and collect after specific age criteria is met.

# **The Players**

The main agencies involved with Supplemental Security Income are the Social Security district offices, Disability Determination Services and the Office of Disability Adjudication and Review. Representatives in the field offices usually obtain applications for disability benefits in person, by telephone, by mail, or [by filing online](https://www.ssa.gov/applyfordisability/). The application and related forms ask for a description of the claimant's impairment(s), treatment sources, and other information that relates to the alleged disability. (The "claimant" is the person who is requesting disability benefits.)

The field office is responsible for verifying non-medical eligibility requirements, which may include age, employment, marital status, or Social Security coverage information. The field office then sends the case to a DDS for evaluation of disability.

Once provided with the medical evidence this office makes the determination of whether or not an individual meets the disability criteria for which they are applying. The Office of Disability Adjudication and Review consists of the Administrative Law Judges that only get involved when there is an appeal.

# **Disability Determination Services (DDS)**

The DDS, which are fully funded by the Federal Government, are State agencies responsible for developing medical evidence and making the initial determination on whether or not a claimant is disabled or blind under the law. Usually, the DDS tries to obtain evidence from the claimant's own medical sources first. If that evidence is unavailable or insufficient to make a determination, the DDS will arrange for a consultative examination (CE) to obtain the additional information needed. The claimant's treating source is the preferred source for the CE, but the DDS may obtain the CE from an independent source. After completing its development of the evidence, trained staff at the DDS makes the initial disability determination.

Then, the DDS returns the case to the field office for appropriate action. If the DDS found that the claimant is disabled, SSA completes any outstanding non-disability development, computes the benefit amount, and begins paying benefits. If the claimant was found not to be disabled, the file is kept in the field office in case the claimant decides to appeal the determination.

The definitions of each disability are found in the “Disability Evaluation Under Social Security”, also known as the Blue Book. These definition has been specially prepared to provide physicians and other health professionals with an understanding of the disability definition funded by the Social Security Administration.
The very specific listing of Impairments, which includes listings for both adults and children, appear in the Code of Federal Regulations (CFR). The listings are just part of how disability is determined. For adults, past work experience, severity of medical conditions, age, education, and work skills are also considered.

Autism and other Pervasive Developmental Disorders are in the Mental Disorders section of the listing of impairments.

# **Florida ODAR**

The Social Security Administration's (SSA) administrative appeals operation is one of the largest administrative judicial systems in the world. SSA issues more than half a million hearing and appeal dispositions each year. There are 10 Regional Offices and Florida falls under the Atlanta Regional Office.
In the Tampa office 6 administrative law judges conduct Social Security and Supplemental Security Disability hearings and appeals. The average wait time for a hearing is 21 months and the average case processing time is 666 days. In Tampa, the average for a favorable hearing disposition is 45%.

# **Applying for SSI**

The more prepared in advance that you are before applying for SSI the more efficient the application will be. At the very least you will need the following information: Social Security number, a birth certificate or official identification that proves you age, proof of any income or resources available to you like a bank account, anything you may own of value, etc., proof of your living arrangements and rent or mortgage payments; complete contact information for medical professionals that you want to be contacted about your disability. It is also good to have reports, if they are current, that have been written and describe your disability; and information from anyone, including teachers, counselors, past employers that can speak to your challenges with employment. A special word about living arrangements. If an individual is living in their parents’ home Social security will reduce the monthly amount by 1/3 if the individual does not contribute to their food and shelter costs. If the individual does pay for their food and shelter costs, then the amount would like not be reduced. The amount that needs to be reported is the individuals “fair share of expenses.” So, for a household of 5 people with total expenses of $1,000 per month, the fair share for one individual would be $200. If that individual reports that they pay shelter expenses to their parents of $200, then their monthly amount would not be reduced. It is sometimes uncomfortable for parents to say that they are charging their child rent, but it is financially advantageous to do so.

# **How it looks**

|  |  |
| --- | --- |
| **Scenario** | **Result** |
| Tim does **not** pay his “fair share” of expenses | Tim only gets **$500** per month SSI |
| Tim **does** pay his “fair share” of expenses | Tim gets **$750** per month SSI |

# **Tips for Applying**

So now let’s talk about some tips for when you’re applying for SSI. **Consider the best individuals to list as contacts who can provide additional disability related information to the SSA’s medical consultants. Sometimes an** **Activities of Daily Living (ADLs)** questionnaire will be sent to the contacts listed. The information requested will help SSA medical consultants understand the full impact of the applicant’s disability on daily living and work. This information is not usually detailed in medical reports and is best reported by those who know the individual well. It is important for parents to choose the contacts carefully and follow up with them individually to explain the importance of the ADL questionnaire. Parents might want to review the daily living and employment challenges their son or daughter experiences and give permission for these contacts to report frankly and completely on the child’s challenges and limitations. Because strength-based thinking is key to transition planning, it is frequently difficult for education professionals and others to focus on a young person’s weaknesses and limitations. In this process, however, it is critical for the consulting doctors to have the information to make an accurate decision

Also, anyone who knows the person with a disability well can write a report to explain any challenges that are due to the disability. Thorough reports are very important. This can include information about all different types of support provided by family members, friends, school staff, and others. **The Disability Determination examiner will not be able to consider these types of supports if they aren’t included when answering the questionnaire.** Parents should discuss the importance of providing detailed accounts about how the disability negatively impacts their son or daughter’s daily activities or work activities. Do not assume that others will be comfortable providing information that might be interpreted negatively. Employers and supervisors may be especially hesitant to provide specific work and behavior details without permission from the applicant. This is not the time to focus on strengths. This is the time to focus on the supports required to enable participation in daily living activities and work.

* Detail *worst day* scenarios
* Include *ALL* supports that parents and others provide
* Are there *side effects from pain* or *medication?*
* Are there mental health issues such as anxiety, depression, or behavioral challenges that get in the way of individual’s ability to work?

# **Autism Definition**

The next two slides describe the autism definition, word-for-word, that is in the blue book. It’s important to know exactly what words examiners are looking at when they’re making their determination so that your language can match their language.

The definition of autism used by Social Security requires that there be medical documentation of both deficits in verbal communication, non verbal communication and social interaction **along with** restricted, repetitive patterns of behavior, interests or activities. There also must be *extreme* limitation of one or *marked* limitation of two of the following areas of functioning: understanding, remembering or applying information; interacting with others, concentration or maintain pace or adapting and managing oneself. So medical or other documentation should include specific evidence of this.

**12.10 Autism spectrum disorder (see 12.00B8), satisfied by A and B:**

1. Medical documentation of both of the following:
	* Qualitative deficits in verbal communication, nonverbal communication, and social interaction; and
	* Significantly restricted, repetitive patterns of behavior, interests, or activities.

**AND**

1. Extreme limitation of one, or marked limitation of two, of the following areas of mental functioning (see 12.00F):
	* Understand, remember, or apply information (see 12.00E1).
	* Interact with others (see 12.00E2).
	* Concentrate, persist, or maintain pace (see 12.00E3).
	* Adapt or manage oneself (see 12.00E4).

The definition goes on to note that autism can include unevenness in the development of cognitive skills, unusual responses to sensory stimuli, and behavioral difficulties.

***Autism spectrum disorder (12.10).***

“These disorders are characterized by qualitative deficits in the development of reciprocal social interaction, verbal and nonverbal communication skills, and symbolic or imaginative activity; restricted repetitive and stereotyped patterns of behavior, interests, and activities; and stagnation of development or loss of acquired skills early in life. Symptoms and signs may include, but are not limited to, abnormalities and unevenness in the development of cognitive skills; unusual responses to sensory stimuli; and behavioral difficulties, including hyperactivity, short attention span, impulsivity, aggressiveness, or self-injurious actions.”

# **When Applying**

So when applying for SSI, there are some things you need to keep in mind. First is understanding the medical definition of your disability. I’m going to provide some examples of how you might want to word that in the next couple of slides. Think about the person’s more difficult days when discussing their abilities. Reflect back on the definition and use specific language from it. Include evidence and list the sources. Request letters related to ability and work. Keep copies of everything and record all conversations.

# **Examples**

So if you’re trying to reflect the fact that someone has difficulty in verbal and non-verbal communication, rather than just saying “Sally has difficulty with both verbal and non-verbal communication.” say this: “Sally must be told two or three times what to do before she understands what is asked of her. She does not ask for help or clarification if she does not understand but will just stop what she’s doing and wait to get directions. She is not likely to understand that she is not doing what is expected of her by using sarcasm or a disapproving facial expression. She would need to be told directly what the issues are.”

Here’s another example about independent living. Rather than say this “Mary’s independent daily living skills are poor.”, say this: “Mary has poor time management skills and becomes overwhelmed if there are too many tasks for her to prioritize. She cannot handle cash transactions and would not be able to make change accurately for customers. Mary does not pay attention to safety rules and could wind up getting hurt or making mistakes because of this.”

Regarding difficulty maintaining concentration, persistence, or pace, rather than this: “Jerry has difficulty maintaining concentration, persistence, or pace.”, say this: “According to his job coach, Jerry cannot follow a task through completion without verbal prompts or a visual task analysis. He cannot quickly adjust to changes in routine and requires preparation if something is going to change in the workplace. He does not perform well if there is a significant amount of noise around him. “

# **Conclusion**

Applying for SSI can be stressful, complicated, and frustrating. If you need help, you can always contact the Center for Autism and Related Disabilities.