

Date: September 23, 2014

Event: NSCIA Webinar Series

Understanding Social Security Disability Insurance.

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>> Thank you for joining us today for the NSCIA Webinar, understanding Social Security disability insurance. That's SSDI. The good, the bad, and the ugly. I am Bil, an SCIA manager. Today's Webinar is one of a continuing series that national spinal cord association will be hosting, and all of our Webinars will be archived on our website -- we will have time at the end of today's presentation for questions. Please use the questions window to write in any questions that you have, and we'll do our best to get to them today. For any questions remaining unanswered, please pose those questions directly to the presenter, whose contact information will be displayed on the last slide of the PowerPoint.

Today's presenter is Tai Venuti, Allsup Strategic Alliances. She has more than 20 years of health education, marketing, sales, community and public relations experience in nonprofit, Government, and corporate arenas. As Allsup's manager of strategic alliances she develops and grows relationship with organizations that share the company's commitment to empowering people with disabilities to live lives as financially secure and healthy as possible -- managed national public health campaigns for the U. S. department of public health and services. Tai holds a master's degree from St. Louis University, a bachelor's degree in journalism from Michigan State University and is accredited by the public society of America. Please note the instructions for use of closed captioning for this Webinar appear in the chat window. And, now, I would like to hand it off to Ms. Tai Venuti.

>> Tai: Thank you, Bil. Welcome to everyone who's taking time out of their busy schedules to join us today for this really important topic on Social Security disability. I'm trying to think, how can we make Social

Security disability insurance sound somewhat interesting so we came up with there's a good side of it, a bad side, of it, and a little ugly side too. So I welcome you to the preparation today.

So, today, just to give you an overview of what you can expect in today's Webinar, we're going to review the history and intended functions of Social Security disability insurance or SSDI. This will be your SSDI 101 and I will describe SSI, which is supplemental security income. Sometimes people confuse the two and don't know the differences between the two. At the end of this Webinar you will be an expert in the difference between SSDI and SSI.

We will also describe a Ticket To Work program. There has been an interest with people with disabilities and employment and a lot of work to be done there. We will describe what Social Security, as part of a benefit, once you receive SSDI, are the work supports. We will get into that later in the second half of the Webinar.

Then we will identify resources. I will have a resource page listed for you. This Webinar will be posted at national spinal cord injury association Webinar archive. I have made the links live on the slide show so you should see the link listed.

Lastly, I will provide my contact information and please feel free to contact me if we don't get to your question today. I will be happy to follow up with you personally. -- via telephone.

Social Security disability insurance, it is very important. It matters to a lot of people, specifically these groups that identified below. The United Spinal Association speaks straight to two core beliefs of the organization. Core belief number two of independent living and self-sufficiency and core belief number four, direct relationship to preservation of Social Security benefits.

Social Security disability has been in the news a lot, there have been a lot of Congressional hearings going on, ranging from topics such as are we going to have enough money to make sure that everyone who deserves and has paid into the system receives their proper benefits. And I get into that in a little bit later in those bullets.

It also matters to Social Security beneficiaries, actually one out of six

Americans receive Social Security benefits of some kind, whether it's retirement benefits, survivor benefits, dependent benefits, or disability benefits themselves keeping 22 million people in our countries of all ages out of poverty.

As I mentioned, there are concerns about solvency. Without any changes to the program, the trustees of Social Security estimate that people who are currently receiving benefits, their benefits would have to be reduced across the board by about 25% beginning in 2033. For a lot of people their Social Security benefits are often their sole source of income and they're usually very modest to begin with so you can imagine the effect of a 25% cut could have on those individuals. So Congress is looking at that and working at how to avoid something like that happening.

Of course, SSDI matters to the beneficiaries. I just wanted to give you an idea so you can picture what is the average beneficiary look like, who is receiving SSDI benefits. The average age to me is quite young, but it's 53. And men represent a little bit over half of recipients mus low skeletal system and connective tissue disorders were the diagnosis for about a third. A major to no surprise to you many, one of the major sources of or causes of disability related to musculoskeletal system whether it's spinal cord disorders, that includes all the rheumatological conditions, arthritis, osteoarthritis, and connective tissue disorders.

The average monthly benefit this year is \$1,148. And \$1,943 if the disabled worker has a family because SSDI does include dependent benefits and I will explain how that works later on as well. Again the Social Security's Board of trustees project just the disability fund -- because SSDI, as I will explain, is funded by payroll taxes, so that fund -- those moneys earmarked specifically for SSDI are estimated to be depleted by 2016. Social Security across the Board, 2033, we will run into problems but for SSDI specifically they're looking at 2016 unless something is done, either a cut in benefits or they find some way to increase the revenue now that's coming into that fund.

SSDI also matters to veterans. Veterans, I work -- I grew up in a military family, I lived in a military family, I married a military. So I'm very familiar with the military. Sometimes they're not always aware of -- they know about their veterans benefits and may not always know about their Social Security disability benefits. Social Security does have a couple of special programs specifically for veterans. Their wounded warrior

program and 100% permanent and total DA rating programs. These programs expedite the claims from veterans. It doesn't guarantee approval but it does take them to the top of the list to expedite their claims. As you'll see later on this can be a really great benefit when some people are waiting two to four years for their benefits.

The reason I said that sometimes veterans aren't always aware of their SSDI benefits is there is not a lot of data on this. But -- I'm sorry, my screen just went blank. There you go. There's not a lot of data on veterans, and their use of SSDI but what data -- there are a couple that have been done. Estimates from 4 to 16% of the nearly 4 million veterans who receive V.A. disability compensation also do receive SSDI benefits. If you think about that, that's not a very big number. A report actually suggests that there are a number of veterans with severe disabilities that either don't know they're eligible for SSDI or being denied their benefits to SSDI. If you want more information, if you're particularly interested in veterans issues please contact me. I have a lot of data on veterans.

Some background on the history of SSDI. It was established in 1956 and is taper tax funded. So it's an insurance program. You pay for that and your employer pays for part of that through the FICA taxes. To qualify for SSDI, you must be both currently insured and fully insured. That means you have to have earned 20 work credits in the last 10 years. Usually if you've worked five out of the last 10 years, you would be considered currently insured. If you reach age 31 you haven't had time to build up a work history so Social Security does not require as many work credits and have a formula for determining how many credits you need. If you're under age 31, feel free to contact me or ask, after this, and I can give you a link to that good information.

As I mentioned again, SSDI is not a means based program. I often compare it to car insurance. Your premiums you pay come out of your payroll taxes. So you are paying for your long-term or permanent disability insurance.

So what are the good -- what's the good side of SSDI, the good, bad and ugly. Obviously the benefits. Most people are familiar with the first bullet, monthly income. So if you do get approved for SSDI you will receive a regular monthly payment and that's based on your earnings because you've been paying those FICA taxes, they look at what you paid

in, and determine what your payment will be.

So the average benefit, again, is a little over \$1,000 for an individual and almost \$2,000 if that worker has a family. Medical benefits, 24 months after the date of your SSDI cash entitlement, you will qualify for Medicare no matter what your age. This includes access to Medicare advantage, which is often a better option for those with disabilities. You can kind of tailor your health insurance with Medicare advantage to what suits you best, according to your needs, your meds, et cetera. It does include part D.

If you were working, and then have to stop working because of a disability, and you're eligible for cobra, getting SSDI will allow you to extend that COBRA benefit for an additional 11 months.

So continuing on with the good, and if I was with you in a room, I'd ask you how many of you know how Social Security determines your retirement? Usually only about one or two hands go up, surprisingly. Because that's something that a lot of people are worried about, retirement. But for those who don't know, Social Security will take your top 35 appearing years, and they'll average that out with their calculations. And they'll come up with an average monthly benefit for your retirement. So once you retire that will be your benefit for the rest of your life, for the rest of your retirement.

So if you are unable to work because of a mental or physical impairment, then you are going to be earning zero for those years that you don't work. Or let's say you had to really cut down your hours. You can only work part time so you're earning a lot less. So what happens to your retirement benefits if they're adding in all these zero years or low income years to say previously you're making a pretty good living. So all those zero income years would bring your average down.

So the benefit here is that Social Security will freeze your earnings records once you're approved for SSI. So all those zero earning years or low appearing years aren't used in compiling your average so your retirement benefit may be higher. There are return to work incentives once you're approved for SSDI. It can also protect other income benefits. Only about a third of people, actually workers, have long-term disabilities through their employers. But for people who do most long-term disability employers will require their claimants to file for SSDI. And if they don't,

they could lose their LTD benefits. That's something good to know. Sometimes people don't understand why do they need to file for SSDI if they're already getting LTD but if they don't it could put long-term disability benefits in danger.

Dependent SSDI coverage, under 18 typically also qualify for SSDI. The way that works is usually the dependent can receive up to half of the disabled worker's benefit. So let's say a dad files for SSDI, and his monthly benefit is determined to be -- I'm not that great at math, so \$1,000 a month. Then his dependent child could be eligible for up to \$500 in dependent benefits. It's not per child. So if he has two children, then each child would be eligible for up to \$250 to make that a \$500 benefit. So there is a family benefit max, but usually it's going to be up to half of the covered SSDI recipient's benefit.

Another benefit is the return to work incentive which include a nine month trial work period. You have the opportunity to attempt to return to work full time for nine months over a five year period. And those months do not have to be consecutive and they only count if you earn more than \$770 that month. So they only count as a month of work if you make \$778 or more. There is also the Ticket To Work program which I will get into the second half of this Webinar. It allows you to keep your cash benefits, no matter how much money you make per month, and your health Medicare or Medicaid while testing your ability to work. A very important figure, some of you may be familiar with this term, some of you may not, but it's called substantial gainful activity or they'll use the acronym SGA. That's basically a benchmark that Social Security uses to determine your eligibility for the program.

For 2014, that number is \$1,070. So what they use that for is, if you are making more than \$1,070 per month, then they consider you not disabled, as it relates to your ability to work.

We talk about what Social Security considers disabled. So every -- there's not one right definition of disabled or someone with a disability. Social Security has its own definition. The V.A. has its own definition. The World Health Organization has a definition. So we'll concentrate, though, on Social Security's definition since we're talking about SSDI, a Social Security administered program.

SSA, Social Security administration, defines a person as disabled if physical

or mental impairment prevents you from engaging in any substantial gainful work. That's substantial gainful activity or SGA. They define that as being able to earn \$1,070 a month. And your condition is expected to last for 12 months or longer or result in death. So if say you do have a condition that prevents you from working and earning more than \$1,070 a month but it's only going to last nine months -- there is a recuperation of nine months or you're expected to get better -- then you would not be considered disabled by Social Security, because they have that 12 months determination as well. So that's their definition of disabled.

So to qualify for the program, you have to meet their disability criteria that's above. You have to be currently and fully insured, and that's usually -- if you've worked five out of the last 10 years, you will fit that. And you have to be under retirement age because you cannot draw both disability and retirement. If you are retirement age you will simply get retirement. And you're over 21 years old. And of course you have medical proof of a disability. So medical records are very -- and figures support are very important.

So I told you I'd also touch on SSI, supplemental, they're both administered by Social Security but SSI is a welfare or social assistance program, whereas SSDI benefits come from a fund that is funded by what people put into an insurance policy. SSI is funded by general tax revenues. So it provides a monthly income to people who are 65 or older who don't have a work history. So they don't have a retirement income. Disabled or blind, including children, and like I said, have no -- little or no work history. It's funded through general tax revenues, so taxes that everybody pays. And you must meet Social Security's disability criteria, same as SSDI's criteria but also must have limited income. It's a needs base system. The thresholds are very modest. These are the maximum payments through SSI. So the maximum a person can get is \$721 as an individual, and a little over a thousand as a couple. At this point, most States do provide Medicaid, if you are eligible for SSI most likely you will be eligible for Medicaid in your state. You must pass the screening threshold of household income and resources. People with \$2,000 in assets will not qualify. If they're a couple you cannot have more than \$3,000 in assets.

They do exempt the home that you live in, and usually one car. They will exempt that. But resources that do count include any bank account, stocks, bonds, 401-Ks, CDs, or if you have more than one vehicle. So

those would count. If they're worth more than 2,000 as an individual or 3,000 as a couple then you would not be eligible for this program.

Some people have very limited work history or a modest work history. And so some people are eligible for both SSDI and SSI. About 1.4 million people are currently dual eligible. However individuals who file, we filing concurrently, filing for both programs, the odds of them being denied are -- for both programs are actually lower.

So this is just to give you an idea of what kind of -- how the breakdown of claims. Social Security looks at disability by different body systems. So here, you have neoplasms or cancers, mental disorders, circulatory system. And by far the largest group is musculoskeletal conditions with more than a third claims being generated by that.

So now that you know all the good, what the benefits are, what is -- how do you go about it? So there are five levels within the SSDI application process. I was very surprised, I guess because I'm very stubborn. I'm like once I start something I want to see it through. But I do understand, having worked with individuals and worked with them, and explaining Social Security disability process, why people would get frustrated and just give up, and just not continue. It's not worth -- especially someone who is going through an emotional time or is not feeling 100% physically or if you're dealing with physical issues, mental issues, just getting through the system, there's just one more frustration, one more source of stress, I don't want to deal with it. The majority of people who file get frustrated and abandon the process.

There is an appeals process though. And I'll talk to you in depth about that. And while most people start filing on their own, you can go to Social Security's website and look at their -- they have forms on line. And most people do get denied. By the time it reaches a hearing level most people have a represent or advocate helping them. I always recommend getting help at the beginning because if you do you may not have to go through any appeals because you get approved at the initial level.

So we'll start at the initial level. There is a mandatory wait period of five months, after your date of onset, your disability onset, before your cash benefits can begin. That does not mean that you have to wait five months to apply. It just means that Social Security, if they say that you -- if they determine that you became disabled in January, your

benefits would not start in January. They would start five months later, in June. So you would have to wait five months before your benefits could start.

This is done at the State level. Every State has their own disability determination services. They work for -- they are paid by Social Security, but they're State employees. So, at this level, the State employees review and determine if the claim should be awarded or denied. Right now, it takes about 107 days to -- or three to five months, I think has been lately, a lot normal, to here, whether you're awarded or denied. And right now, more than two-thirds of claims are denied. So you often hear, you know, don't be discouraged because most people do get denied at the initial level.

So if you are denied, and most people are, you can appeal. Basically, though, this is just asking the same people, who said not first time, to say really, you want to look at this again and give me an answer. So it's not surprising that nearly 90% of these claims are denied because you're just sending it back to the same people. Sometimes, during this second appeal, the DDS will ask for more medical evidence, or they could order a consultative exam, asking you to see one of their doctors, if they do determine that they want more evidence.

There are a few States where -- that don't have the second appeal. They go straight to the hearing level, which is the next level. And these are the States listed here. If you're in one of those States, it might interest you to know that this was part of a pilot program Social Security started to see if eliminating that first appeal process would make the claimant process go faster. And it's been around I think for 15 years now. It's a pilot -- it's a 15 year pilot project. So far, the evidence is actually it's taking longer in these States, for whatever reason. So just some trivia there.

So the second appeal is actually level three. And this is where the person has the opportunity to go before the administrative law judge. This is also where a person, if they had been trying to do it on their own, they usually will find an attorney or representative to help them at this level. What that represent should be doing at this level is, you know, reviewing what was already given, reviewing the reasons for the denial, and compiling any new medical evidence, and crafting a brief, for the judge to show why -- to present a compelling argument why the person is eligible, and meets Social Security's disability definition of disability.

If you reach this level, you won't necessarily have to appear before a judge. There is what's called an on the record hearing. In that case, your represent will develop a brief, write a compelling argument, you know, using all of Social Security's rules, and showing how you meet all the requirements. And if the brief is compelling enough, then the judge can make an on the record decision and you will never have to appear before the judge. Unfortunately, just to get a hearing, it takes more than a year. As you can see here, it took 382 days in 2013. So if you are in a position where you haven't been working, you're not working, that's going to be over a year without income as you wait to get your award.

The good news, talking about the good part of the good bad and ugly, is that if you are awarded they will pay you retroactively. If it took you two years and they determine you should have gotten it two years ago, you will get two years, a lump sum retroactive payment. So at this level, level three, a little less than half are awarded at this level. But it's been a huge decline in the last couple of years, where it used to be 62% approved, about two-thirds approved, back in 2010. So Social Security is taking longer to review claims, and they're approving less claims.

If you are unsuccessful at level three, there is another level of appeal, level four. At this level, though, it's 98% of claims are denied. And this adds another year to the process. And the final level, level five, is where you actually can go to federal district court. This is the only level in the process where you actually need an attorney. Before that, you can have a non-attorney representative or advocate assist you. But in federal district court, you do have to have an attorney. And this adds another year to the process. And again 98% of claims are denied at this level.

The bad, kind of touched on this. But there is a backlog so it can take anywhere from -- if you don't get approved at the initial level, it can take you up to two to four years. And if you don't see your State up here, because the whole list wouldn't fit on this slide, and you're interested to see where your State ranks, again I put a click here, so when it's posted you can click here, or you can just find it at Allsup.com and we have the State ranking there.

So we went over the good. That was the bad. And kind of the ugly, well it's kind of ugly when people have to wait so long. More individuals are applying for SSDI. The process is complicated, and intimidating. About

30% of those initial denials are actually for technical reasons. They really don't have anything to do with the person's actual physical ability or ability to work, and -- or ability to earn substantial gainful activity. Most individuals do have representation at the hearing level because of that, because of the process. They've kind of been beaten down but it waits until they've gotten beaten down and they're in the appeals process. Again I recommend getting help from the very beginning.

There's actually Social Security is losing a lot of people and haven't had the budget to rehire so that's a reason for the backlog. Another ugly part is most individuals who are working and had to stop because of their disability they don't have enough savings or income to sustain them through the year-long process so you can imagine some of the repercussions that happen from that.

We did a survey of people who tried it on their own and they came to us again at the hearing level. We asked them a few questions. We surveyed them. They said well you tried to do it on your own. What were some of the difficulties that you had. By far and large it was completing the forms. Reading the forms, understanding the forms, searching for forms. The other thing was waiting, whether it was waiting on the phone or waiting in line. And a lot of them said that their illnesses became worse. So kind of the things you would expect to hear from people who have gone through that process.

Again, kind of the ugly side, what happened while you were waiting for months or years without an income, most of the time without health insurance. My stress on the family was worse. My illness became worse. Stress on the marriage. I drained my savings. All the way down -- about a third lost their health insurance. Which, now, another thing that we're able to do because we saw that happen so often because of the 24 month wait for Medicare eligibility plus while you're going through the process you could be without health insurance for a year or two. We are now able to help people -- we're certified through the health exchange and we can help people. We have certified counselors who can help identify their health insurance options and help enroll them in that. So that's a good thing. But you look down to some of the repercussions that includes homelessness, filing for bankruptcy, losing their car, or their houses foreclosed on. So some significant outcomes of having to wait so long to obtain benefits.

Specifically, Social Security's offices and the inspector general did an audit. I wanted to share this with you. Up on the top where it says disorders of the back, you can see -- this is over a period of a couple years. So 744,000 denials for those claims. So a total -- that's how many people were denied with that claim. So that was like a 80% denial rate. So even higher than the national average of 66%, people with back disorders had an even higher denial rate.

However, by the time it got to the hearing level, 70% of them were ultimately approved. And then because I know that there are a significant number of people with multiple sclerosis. Multiple sclerosis was one of the impairments that had an 80% or more hearing allowance rate, right here. So actually did very well, once it got to the level, but still almost half were denied at the initial level.

Basically, what the inspector general concluded was that -- and what I always recommend to people, if they had representative earlier in the process some might have received an allowance at the initial level, the DDS level, and that would have saved them time and would have saved Social Security money. The claimants may not have had to go to the hearing level if they had representatives to assist them with completing forms and providing the necessary evidence and ultimately it could have saved them about 500 days, so over a year, of waiting, and maybe could have avoided some of those negative outcomes that we saw through our survey.

So getting help is a good thing. Getting help from the very beginning is better. So how much does it cost to get help? Well the fees are regulated by the Federal Government and they're contingency based, which means you don't have to put -- you should never have to put any money up front. If you only pay a fee, if your representative is successful in getting you an award, and you only pay that fee after you've received your award. So that fee is set by Social Security and it's 25% of a retroactive payment. And it can't be more than \$6,000. So another reason why I encourage people to get help from the very beginning, and sometimes people say, well I went to an attorney, I told them I wanted to file for SSDI, he or she told me file on my own and come back when I get denied because they expect me to get denied.

I say at that point find another attorney or another representative who will take you at the eventual level. If you get help at the initial level you're

more likely to get approved and won't have to go through the appeals process. If you are approved at the initial level that means you will get approved three to six months so your retroactive payment will be smaller. That one-time retroactive payment will be smaller so the fee you pay to your representative will be smaller. Just because your retroactive payment is smaller it has no -- on your benefit. Some people say I want a larger retroactive payment. No you don't. It's a matter if you get it paid retroactively you will be paying more to a representative. If you're confused about that or want me to elaborate more on that I will be happy to. But general rule of them, get help from the very beginning. Also, we get more than half of the people we help are actually awarded at the initial level. Sometimes because of that five month mandatory wait period, where your cash benefits can begin, we actually get people an award before the end of their wait period so there is zero retroactive benefit.

So you say zero fee, because zero, zero, zero. But actually at that point Social Security will look at the case and determine, we think \$500 or \$700 is a fair fee. So that flat rate listed in the second bullet, if it's awarded at level one, as determined by Social Security.

So I said I would get into a little bit about the return to work. It's a big topic. I know -- is doing a whole spread on returning to work. I encourage you to be on the lookout for that especially if you're thinking about going to work. So you know why work. If I work this hard to get my Social Security disability benefits, why do I want to try doing that again. These are a few reasons why people, you know, decide to go back to work. And all of these good bullets came from the federal rehabilitation act of 1973. So you can see a lot of positive reasons to attempt to go back to work.

And so United Spinal Association, living with a disability such as a spinal cord injury or disorder should not prevent talented and qualified people from pursuing meaningful careers. Exactly. So although SSDI is an important resource, the monthly cash benefits that people will receive are usually much less than what they were making when they were working. Contingent employment affords much more than a paycheck. It affords a way to grow professionally and personally. There have been great advances in technology, at training, and assistive technology, that can allow people with even significant disabilities to adapt and reenter the economy. And with the right opportunities and supports, many people can earn a much higher standards of living by going to work than by not

working and collecting Social Security disability benefits.

So specifically, Ticket To Work is Social Security's return to work program that supports career development by presenting choices opportunities and support needed to become and stay employed. So you have to have been found eligible for SSDI to be eligible for Ticket To Work. And you have to have the mindset that you're committed to preparing for long-term success. A lot of it is -- they say a lot of it is a mind game. If you are ready to go back to work and you're determined then, you have the right mindset, then there are supports available for you to still keep your benefits through Ticket To Work. Keep your SSDI benefits, while you explore employment.

So real specifically, the benefits, a trial work period, you can -- if you try and you decide, okay, I don't need SSDI anymore, I'm enjoying this work and some reason, something happens, you do not have to apply again. You can get expedited reinstatement. Your coverage will continue. People are concerned about health care. You are excluded from continuing disability reviews. So that's another big benefit of that.

So what are some of the resources? Some of those work supports while they're employing at work? Is State vocational rehabilitation agencies, work incentive planning and assistance, and tabs. I will go through these quickly so you know what they are. Basically the employer network is going to be your local organization that will be your go-to for helping you connect with employers. Starting with an individual work plan. Help you define your goals, and then provide what do you need. Do you need career counseling, do you need job placement services. Do you need ongoing services, like resume writing, you can identify what you need. You can shop around for something that best suits your needs. Social Security has a list of ENs on their website. You can see where they're located, see what they specialize in, call around, talk to other people, see if they've used an EN. And you can find one that best suits your needs. This is all going to be at no cost to you.

There are State voc rehab agencies that will work with you to build your plan. They often are bent towards rehabilitation or training as invader to an employment network that is really about a job readiness and connecting employers with people.

So the other organizations, whipa, these are usually community based

organization, that are there to support you to make a successful transition and you can get a community work incentive coordinator who will work with you one-on-one to provide counseling about your benefits and the effects that part time work, full time work, whatever work you find, what would the effect of that work be on your benefits. We know that it's a very big concern. Then there's TAPS, protection advocacy for beneficiary to Social Security. This is like they're a legally based advocacy service. So they help remove barriers to employment, including getting services from community agencies, including employment networks, understanding, again, how working interacts with your disability benefits, protecting your rights, regarding conditions of employments, making sure employers are following the law and not taking advantage of individuals, and things like that.

So these providers are very rich sources of guidance and connections. They will help you make connections that you need if you're interested in going back to work.

There is what I call the Ticket To Work challenge in that you're only eligible for all these wonderful work supports only after you've been awarded SSDI benefits. As you know, in order to be awarded SSDI benefits, you're trying to prove that you can't work. Sometimes, by the time you're eligible for Ticket To Work, you've invested a lot of time, proving to people that you can't work. So especially if you've gone through the appeals process, it could be two or three years of doing that. By that time, a lot of individuals I like -- I mentioned about the power of the mind. You know, you're kind of beaten down. It's like I have this mindset I can't work, I've had to prove I can't work so it's hard to get back into that motivated state, do you want to work, I can be successful, I can work. People might have become isolated or lost contract work skill. If you've been out of work you might feel rusty and lose motivation. That's where the Ticket To Work supports that I mentioned can come into play.

How do we meet that challenge. One is to know if you are thinking about filing for SSDI because right now work is not a possibility, you know that. Mentally, physically, you qualify for SSDI. You are an eligible person. But if you are able to familiarize yourself with the Ticket To Work program and the work supports out there, even as you go through the SSDI process, it kind of sets you up for a greater chance of successfully reentering the workforce after you've gotten some stability, through your SSDI benefits.

This is just to give you some of the -- an information on the landscape of hiring and employment of people with disabilities. Section 503 was a huge regulation of the rehabilitation act of 1973. And it requires that 7% of any -- that an employer that does any work for the Federal Government has at least 7% of each job group, has qualified people with disabilities. If they don't meet that, they have to show why they haven't. They have to show good faith effort in meeting that goal. It's estimated between half a million and 600,000 new jobs will be created specifically for people with disabilities. That's according to U.S. Department of Labor and American association of people with disabilities. In addition to this research we did some surveys of employers that employers that even are not federal contractors are expanding and are renewing their commitment to diversity programs, to stay competitive and that means looking for, and seeking people with disabilities to add to their workforce.

So, again, meeting the Ticket To Work challenge. If you have already gone through the SSDI process and currently receiving SSDI, just remember, Ticket To Work will allow you to test your ability to work. You have access to those supports, the vocational employment support, and you will continue to be eligible for Medicare for at least 93 months. And you are -- another big deal, you are exempt from receiving disability reviews while participating in the program. If your benefits stop because of your earnings level -- but that's what you want, you want the earnings high enough so you don't need those benefits, you can reinstate them without having to go through application. You are eligible to receive temporary benefits for up to six months. So it's quite an incentive and a good part of the program to sort of address people's concerns about losing their benefits.

So here are some additional resources on SSDI and returning to work. If you have not gone through the process or you just have questions about your eligibility, these offer screening for that. Some personal stories about going through the process, videos, on YouTube, and then some personal finance information, financial planning calculators, information for veterans, and then a lot, again, some financial -- what I call disability literacy resources, just what's out there to help individuals with disabilities. And then choosework.net will tell you everything you want to know about the Ticket To Work program.

I know I've taken up a lot of time. There's a ton of information and I

could talk for hours. But that's because what I do and I'm sure not everybody is as interested and as passionate as I am. But I would be happy to answer any questions that you might have at this point.

>> There are a lot of questions coming in. Let's get to a few of them. The first would be if one has a disability from birth and thus no work history, can you qualify for SSDI, and beginning at what age?

>> Tai: So there's two answers to that question. One is, if they've had a disability from birth and cannot work because of that disability, then they would not be eligible on their own for SSDI because the definition of SSDI is it's for former workers. It's a benefit for former workers because it's a benefit that people have paid into. So if you've never worked, you've never paid into that system, so you wouldn't be eligible. However, if you were diagnosed before age 22 and if you've had it since birth and obviously you were diagnosed before age 22, because of that you cannot work and you may be eligible for SSDI under a parent's work record. But you will only be eligible, you will only be able to receive benefits once that parent starts receiving Social Security. So whether the parent, themselves, become disabled and starts collecting SSDI, or if that parent retires and starts collecting Social Security disability benefit, and usually that benefit for an adult disabled child receiving SSDI under a parent's benefit, is usually up to half of -- up to half to 75% of their parent's full benefit.

>> Understood. Thank you for that detailed explanation. I have another. Does a 529 college fund count as assets for the SSI application?

>> Tai: You know, I am not sure about that. I am not sure about that. I do know that there are exclusions for educational expenses, as long as that is used for educational expenses. And I do know the pending legislation -- and, Bil, you might know more about this, the able act does address some of those concerns. But, specifically, 529 accounts, I am not sure.

>> Okay. If the person would contact you by e-mail might you be able to point them in the right direction?

>> Tai: Yeah, sure.

>> Okay. So, next is what if your SSDI income is less than your

expenditures? There's more. Also, can you guesstimate what percentage the SSDI income will decrease in the future? If you are living in HUD housing, can you receive SSDI and SSI? There's a lot there. First, what if your SSDI income is less than your expenditures? Want to address that first?

>> Tai: Yeah. Well, that's just like anything else. Your SSDI payment is going to be determined by what you had put into the system. So whatever it is, they don't look at -- they don't determine it based on what your need is, per se. So if your expenditures are more than what your SSDI benefits allow, then, you know, it might sound harsh but you'll either -- if you cannot find an additional form of income -- now, you can work part time, as long as you don't go over the SGA mark.

>> It's a benefit but not benefits need benefit.

>> Tai: Yeah. It sounds like this person is saying what if -- I am getting SSDI, but it's not enough. My expenses are more than what the SSDI is providing. So the SSDI benefit's not going to change. But what could change is, one, your expenses, you could look at ways to reduce your expenses; or you could try to see how you can increase your income, whether it's through part time work, or connecting with other available resources in it your community, depending on where you live. So that's --

>> Thank you for that. The second half of that is, also, can you guesstimate what percentage the SSDI income will decrease in the future?

>> Tai: Well, they say that if nothing is done to the fund, that SSDI -- everybody who's receiving SSDI across the board can expect a 20% cut in benefits. However, that's like the worst case scenario. So they're working to try to address that so there will be no cuts. And right now, the -- gosh, I just lost my train of thought. Because I was having trouble with this computer. Why is that... I see. There you go.

So, right now, you know, they're trying to look at ways that they can make sure that that doesn't happen. And they're still getting your cola increase. I think there was past couple of -- in the past 10 years, there's only been one year where people haven't gotten a cost of living increase. So until -- they might stop doing that. You might stop seeing -- it's very modest, like 1 to 1.5% increase every year. So that might be one way they try to fend off the 20% across the board cut. But I don't anticipate,

until -- that's just kind of like the worst case scenario. If nothing is done, that's what could happen.

>> Third part of that question that this person had a lot of questions -- if you're living in HUD housing, does that affect receiving SSDI and SSI, does that have an effect.

>> SSDI, no. HUD housing, I think it depends on what kind of housing it is, and what kind of support you're getting. As a rule though, with HUD housing, because it's a federal program, it's usually not counted as an income for SSI. So for SSDI you wouldn't have to worry about that. But if you are concerned about going over the threshold or the income threshold for SSI, from what I recall, HUD housing supports are exempt. But I would double check that.

>> Okay. Next is my son can't qualify because of his parents' income. But when he turns 18, he will have no income or assets. Then can he apply for SSI? As he is disabled.

>> Tai: Uh-huh. Yes. When he turns 18.

>> He should apply for SSI.

>> Tai: Yes.

>> Okay. Is there a cap to SSDI, that you can receive monthly? I think you addressed this earlier in your presentation.

>> Tai: The current cap -- there is a cap. And that's because there is also a cap into how much they will take out. So the cap is -- I think it's \$2400 -- it's something around \$2400 a month.

>> Thank you very much. We're starting to run out of time now. And if any of the viewers have additional questions for Tai, please take down her contact information, telephone and e-mail information so that you might be able to follow up directly with any of those questions. On behalf of national spinal cord injury association -- sorry, Tai -- I'd like to thank Tai so much for sharing her professional knowledge and experience today about SSDI.

Our next Webinar will be service animals and you, Wednesday, October

15, at 3:00 PM. That's Eastern time. To sign up and receive our newsletter and Webinar newsletter, visit www.spinalcord.org. Check out publication magazine which covers everything active wheelchair users need to know. As Tai pointed out the next issue will have some extensive article coverage on employment and Ticket To Work based employment.

You can visit www.newmobility.com to learn more. Thank you for your attendance today. This concludes our preparation on SSDI, the good, the bad, and the ugly.

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