

# Health Insurance Education Series: Social Security Benefits

MARCH 2024



UNIVERSITY OF  
ILLINOIS CHICAGO

**Division of Specialized  
Care for Children**

# Language Accessibility

# Accesibilidad al Idioma



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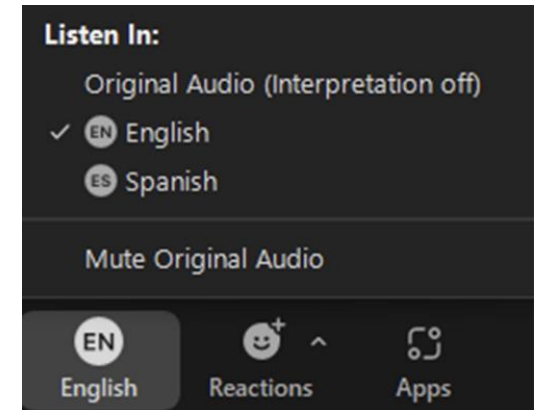
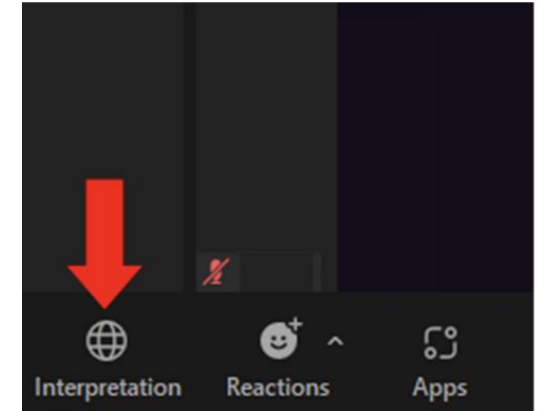
Interpretation is OFF if you remain in Original Audio. The interpreter will not be able to hear you speak so you will not be translated. You must choose a channel.



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# Housekeeping



Information will be presented in English. If you selected Spanish as your language, information will be translated verbally.



The slides are in English. The Spanish version of all materials are found on the DSCC website.

» <https://dsccl.uic.edu/family-education-webinars/>



We are recording this presentation. The recording will be posted on the website.



Do not share any personal information.

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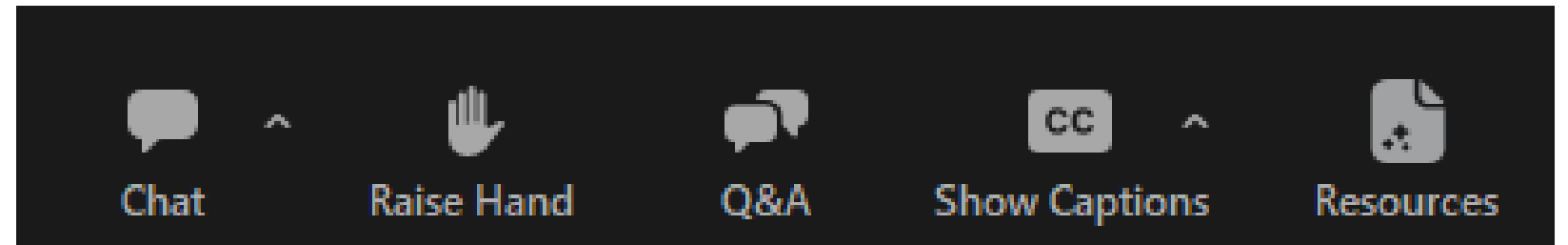
Captioning is available for this presentation.



All attendees are muted. Use the “Raise Hand” button or use the “Q&A” button to ask a question.



The chat has been turned off.



# About the Presenters



DSCC Benefits Management & Research Unit Team



Works with the DSCC care coordination teams to help solve insurance problems.



Presenters

- » Jack Myers
- » Megan Forristall

# Agenda



DSCC Overview



Social Security Presentation



Resources



Questions

# Our Vision and Mission



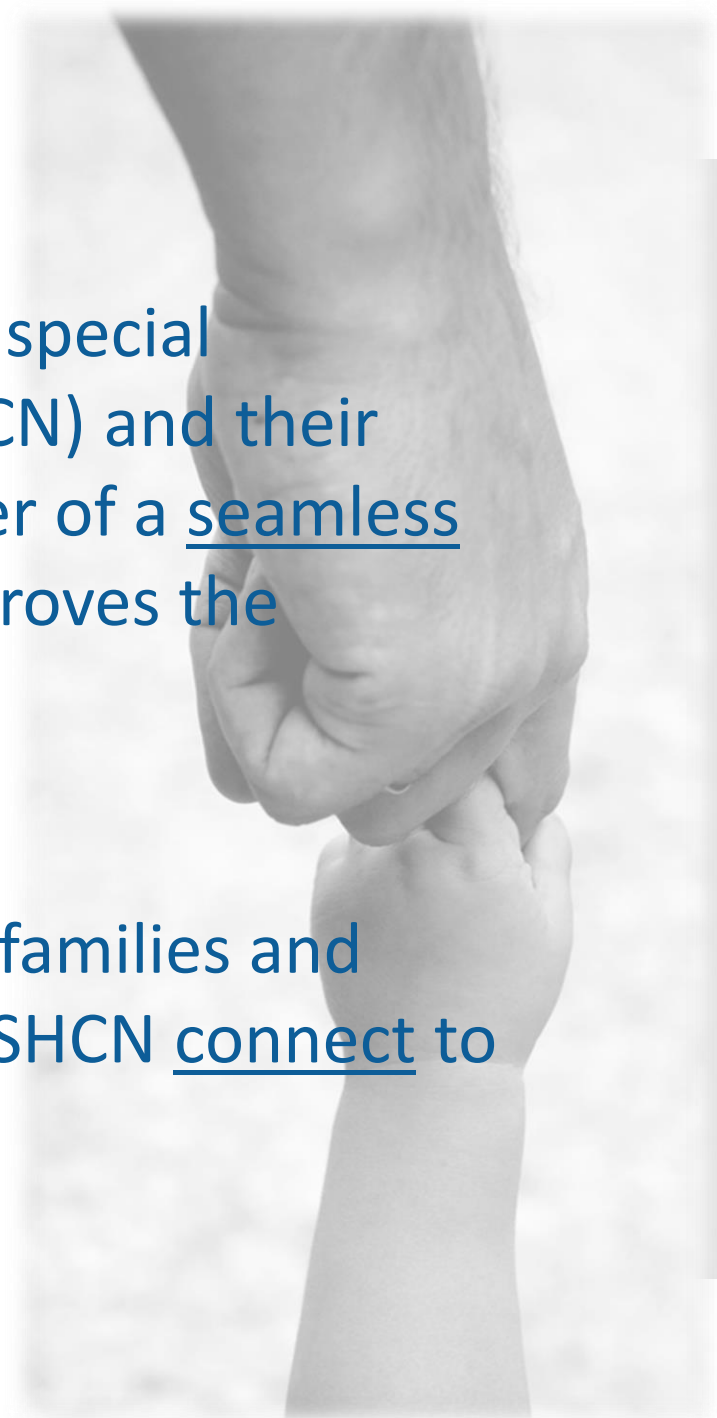
## Vision

- » Children and youth with special healthcare needs (CYSHCN) and their families will be the center of a seamless support system that improves the quality of their lives.



## Mission

- » We partner with Illinois families and communities to help CYSHCN connect to services and resources.



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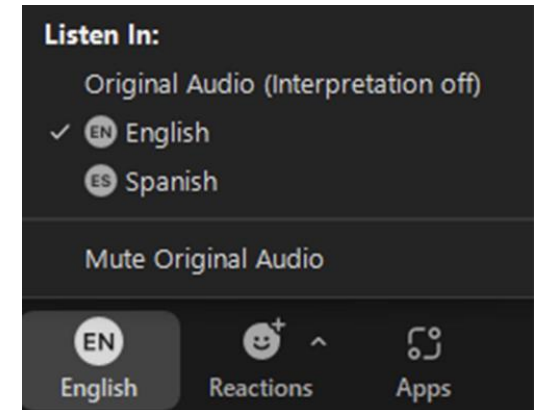
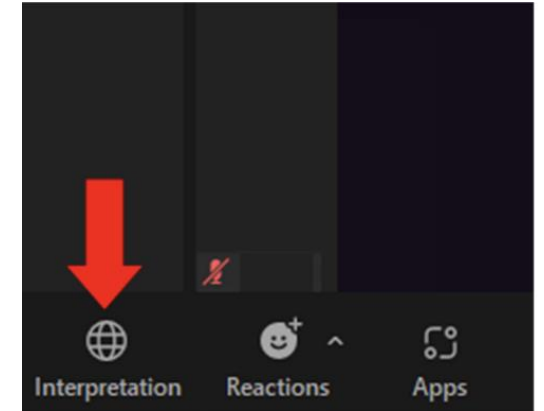
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**“Participation in this presentation does not constitute an endorsement by the Social Security Administration (SSA) or its employees of the organizations and information and products not provided by SSA.”**



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## **Social Security: With You Through Life's Journey...**



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## Supplemental Security Income (SSI)

### What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

### Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

**[ssa.gov/benefits/ssi/](https://ssa.gov/benefits/ssi/)**



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## SSI for Children

### Who is considered a “child” for SSI?

A disabled person who is neither married nor head of a household and:

- is under age 18; or
- is under age 22 and is a student regularly attending school.



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## SSI Requirements for Children

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.
- Condition must be expected to last at least 12 months or result in death.



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## Definition of Disability - Adult

### **The Social Security Act defines disability as:**

a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or

the person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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## Substantial Gainful Activity

- “Substantial gainful activity” (SGA) is a term used to describe a level of work activity and earnings. Consistently being above this level could lead to ineligibility for disability benefits. We generally use earnings guidelines to evaluate whether your work activity is SGA.
- If the impairment is anything other than blindness, earnings in 2024 averaging over \$1,550 a month generally demonstrate SGA.
- The SGA amount in 2024 for blind individuals is \$2,590.
- SSI only uses SGA as a measure of work during initial claims.
- SSDI uses SGA throughout the life of the claim.



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## Requirements for Getting SSI

- Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Where you live – must live in the U.S., or Northern Mariana Islands. If you're not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.



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## Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



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## Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

**Individual Limit: \$2,000 / Couples Limit: \$3,000**



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## Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility



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## SSI Requirements for Children (non medical)

- Disabled children living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the disabled child and parent(s) living in the household are assessed.

### Children's income examples:

- Child support
- Social Security auxiliary benefits
- Gifts



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## Deeming

### What is it?

The process of determining how much of a parent(s) income and resources will count is called deeming.

### When does it apply?

If the parent(s) has income and/or resources that we must consider and:

- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.



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Supplemental Security Income (SSI) Spotlights		
Rights and Responsibilities	Living Arrangements	Resources
Financial Institution Accounts	Burial Funds	Loans
Trusts	Dedicated Accounts for Children	Deeming Parental Income and Resources
Reporting Your Earnings to Social Security	Automated Wage Reporting Tools	Impairment-Related Work Expenses
Special SSI Rule for Blind People Who Work	Individual Development Accounts	Plan to Achieve Self-Support
Property Essential to Self-Support	Transfers of Resources	Student Earned Income Exclusion
Payment for Travel to Medical Exams or Tests	Getting SSI Benefits While You Try to Sell Excess Resources	Continued SSI Benefits for Persons Who are Temporarily Institutionalized
Special SSI Rules for Children of Military Personnel Living Overseas	SSI Benefits for Disabled Youth in Foster Care	Prerelease Procedure
SSI Benefits for Noncitizen	Continued Medicaid Eligibility for People Who Work: Section 1619(b)	Interpreter Services
Income From The Arts	Homelessness	Windfall Offset
One-Third Reduction Provision	Achieving a Better Life Experience (ABLE) Accounts	



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[www.ssa.gov/ssi/links-to-spotlights.htm](http://www.ssa.gov/ssi/links-to-spotlights.htm)

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## SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.



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## SSI and Age 18 Foster Children

A disabled youth transitioning out of foster care may file an SSI application if he or she:

- lives in a foster care situation;
- alleges blindness or disability;
- appears likely to meet all the non-medical eligibility requirements when foster care payments terminate;
- expects foster care payments to cease within 180 days of the application filing date; or
- is within 180 days of losing foster care eligibility because of age.



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## How to Apply for SSI (Adult)

**You can begin the process and complete a large part of your application online!**

You may be eligible to complete your application online if you:

- are between the ages of 18 and 65;
- have never been married;
- are a U.S. citizen;
- haven't applied for or received SSI benefits in the past; and
- are applying for Social Security Disability Insurance at the same time as your SSI claim.



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## How to Apply for SSI (Under Age 18)

- Schedule an appointment with Social Security. Call 1-800-772-1213 (TTY 1-800-325-0778) from 8 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;

and

- Complete the online Child Disability Report at <https://www.socialsecurity.gov/childdisabilityreport>



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## SSI: What Happens Next?

- Your application will be forwarded to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.



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## Presumptive Disability

- You may be eligible to receive SSI benefits right away based on Presumptive Disability or Blindness if you have a qualify medical condition
- These payments can continue up to 6 months while waiting on a disability decision
- We do not ask you to repay these payments, even if you are later found not to be disabled or blind.

[ssa.gov/ssi/text-expedite.ussi.htm](https://ssa.gov/ssi/text-expedite.ussi.htm)



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## We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination if you don't agree with it.



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## Disagree With The Medical Decision?

If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.

[ssa.gov/benefits/disability/appeal.html](https://ssa.gov/benefits/disability/appeal.html)



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## Reporting Responsibilities Under SSI

### What Things Must You Report To Social Security?

You must report any changes in your status because they may affect your eligibility for SSI and your benefit amount. If you work and get SSI, then you must report your earnings.

### When Do You Need To Report?

Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

### How Do I Report Wages?

Social Security offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You can also report your wages through your personal *my* Social Security account.



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## What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- change in citizenship or immigration status
- change in help with living expenses from friends or relatives
- eligibility for other benefits or payments
- admission to or discharge from an institution (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- leaving the U.S. for a full calendar month or for 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape



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## Medicare and Medicaid

**Medicare** – federal health insurance program for people 65 or older and people who have been getting disability benefits for 24 consecutive months.

**Medicaid** – state health program for people with low incomes and limited resources.

- In most states, children who get SSI qualify for Medicaid.
- In many states, Medicaid comes automatically with SSI eligibility.



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## Representative Payee

- Social Security's Representative Payment Program appoints a relative, friend, or other interested party to serve as the 'representative payee' who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.
- We thoroughly investigate those who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary's payments and is given the authority to use them on the beneficiary's behalf.
- Our *Representative Payee Portal*, accessible with a *my Social Security* account, lets individual representative payees conduct their own business or manage direct deposit, wage reporting, and annual reporting for their beneficiaries.



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## Earned Income Exclusion

- SSA does not count the first \$65 of the earnings received in a month, plus one-half of the remaining earnings. This means we count less than one-half of earnings when we figure the SSI payment amount.
- We apply this exclusion in addition to the \$20 general income exclusion.
- We apply the \$20 general income exclusion first to any unearned income received.



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## Achieving a Better Life Experience (ABLE)

- A tax-advantaged account for saving funds for qualified disability-related expenses: education, housing, transportation, health, employment training, technology, funeral, and basic living costs
- Contributions to the account can be from anyone, up to \$18,000 per year. The eligible individual can contribute an additional capped amount from earnings.
- Any balance up to \$100,000 is excluded as a resource for SSI.



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## ABLE Account Limits & Qualifying Expenses

- Save up to \$100,000 without affecting benefits.
- Money in ABLE accounts can cover qualified disability expenses.
  - Some of these expenses include:
    - Housing
    - Education
    - Healthcare
    - Transportation
    - Assistive technology
    - Personal support services
    - Job training



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## Responsibilities When Beneficiary Returns to Work

Notify Social Security of any changes in work activity:

- Start or stop work;
- Work has been reported but duties, hours, or pay have changed;
- Start paying for expenses that, due to disability, are needed for you to be able to work.

Report changes in work activity by phone, fax, mail or in person.

Call 1-800-772-1213 between 7 a.m. and 7 p.m. Monday-Friday.



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## Wage Reporting

For SSDI and SSI recipients, you can report wages through:

- your personal *my* Social Security account;
- calling a field office;
- mailing/faxing the information; or
- calling the TeleService Center.

**Note:** SSI recipients can also report wages via the mobile wage reporting application and the telephone wage reporting service.

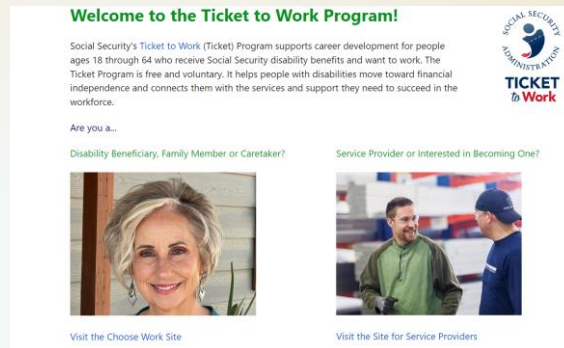


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Additional information on work incentives and Ticket to Work are available on our website- [ssa.gov](https://ssa.gov) and [ssa.gov/work](https://ssa.gov/work)



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## Auxiliary Benefits for Children

A child must have:

- A parent entitled to benefits due to disability or retirement; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12);
- 18 or older and have a disability that started before age 22.

[ssa.gov/planners/retire/applying7.html](https://ssa.gov/planners/retire/applying7.html)



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An official website of the United States government [Here's how you know](#)

What should I do if I get a call claiming there's a problem with my Social Security number or account?

**Social Security** Benefits Medicare Card & record Search SSA.gov Español Sign in

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Prepare	Apply	After you apply
<ul style="list-style-type: none"> <li>Check eligibility for benefits</li> <li>Plan for retirement</li> </ul>	<ul style="list-style-type: none"> <li>Apply for benefits</li> <li>Sign up for Medicare</li> </ul>	<ul style="list-style-type: none"> <li>Check application or appeal status</li> <li>Appeal application decision</li> </ul>

**Manage benefits & information**

Documents	Number & card
<ul style="list-style-type: none"> <li>Get benefit verification letter</li> <li>Get tax form (1099/1042s)</li> </ul>	<ul style="list-style-type: none"> <li>Replace card</li> <li>Request number for the first time</li> <li>Report stolen number</li> </ul>

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# Please visit our Field Office Locator

[www.ssa.gov/locator](http://www.ssa.gov/locator)

**Important Information**

Our website, [www.ssa.gov](http://www.ssa.gov), is the best way for people with access to the internet to get help. If you cannot use our website, call our National 800 Number or your local Social Security office for help. We will schedule an appointment for you, if necessary.

If you must visit an office: Physical distancing of at least 6 feet and masks are required. We will provide a mask if you do not have one. You may need to wait outside because space in our offices may be limited. Please plan for the weather. We ask that you come alone unless you require help with your visit. If you require help, we can only permit one adult to join you. Children are allowed. Visit [www.ssa.gov](http://www.ssa.gov) or call first, if possible, so you know what documents to bring. Find out which offices are closed, or open by appointment only, by visiting [www.ssa.gov/emergency](http://www.ssa.gov/emergency)

People without an appointment should expect long lines, especially during the busiest times in our offices: Mondays, the morning after a Federal holiday, and the first week of the month.

We may offer you an appointment for a future date or call you back to provide the service you are requesting.

**Find the Office for this ZIP Code.**

ZIP:

[Zip Code Look Up](#)  
Services Outside the United States

**Using our online services, you can:**

- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online](#).

**National 800 Number**  
**Toll-Free: 1-800-772-1213**

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**my Social Security**

**Create your personal my Social Security account today**

A free and secure my Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

[Create an Account](#) [Sign In](#)

Finish Setting Up Your Account

**Social Security**

**Create an Account or Sign In**

[Create an account with Login.gov](#)

[Sign in with LOGIN.GOV](#)

[Sign in with ID.me](#)

[Learn more](#)

[Sign in with Social Security Username](#)

For accounts created **before** September 18, 2021

[Don't know which option to sign in with?](#)

**ssa.gov/myaccount**

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## How to Open/Sign In to a my Social Security Account

1. Visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)
2. Select: "Sign In or Create an Account"
3. If you already have an account, select Sign In and enter:
  - Existing my Social Security user name and password
  - Existing Login.gov or ID.me credentials
4. To create a new account, select Create an Account on this and the next screen. You will be directed to Login.gov for next steps.
5. After creating your Login.gov account, you will be directed back to our website where you will provide personal information so we can verify your identity.
6. Complete the registration process using the activation code we send you.

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## my Social Security

You can assist someone in creating a **my Social Security** account if they:

- are with you;
- have their own email address; and
- can answer questions about themselves.

You cannot create a **my Social Security** account on behalf of another person by using another person's information or identity if the beneficiary is not in attendance, even if you have that person's written permission.

For example, you cannot create an account for another person:

- with whom you have a business relationship;
- for whom you are a representative payee; or
- for whom you are an appointed representative.



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## my Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

[ssa.gov/myaccount/what.html](https://ssa.gov/myaccount/what.html)



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## my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your *Social Security Statement* to review:
  - Estimates of your future retirement, disability, and survivor benefits;
  - Your earnings, to verify the amounts that we posted are correct; and
  - The estimated Social Security and Medicare taxes you've paid.

[ssa.gov/myaccount/what.html](https://ssa.gov/myaccount/what.html)



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## Q&A Session



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# Thank you!

## Survey



Thank you for participating in our training today. We hope you found it helpful!



We will send you an email after the webinar. All materials and recording will be posted at <https://dscc.uic.edu/family-education-webinars/>.



Please complete the survey at the end of the training. Your thoughts are very helpful and important.



We also would like to know any other topics you would like more training on.

# Future Webinars



This training is part of a series of trainings called “Health Insurance Education.”



You can review this recording and materials for the other two trainings on our website.

- » March: Social Security Benefits
- » April: Medicaid Denials
- » May: Transitioning Health Insurance to Adulthood



Visit <https://dscc.uic.edu/family-education-webinars/>

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[dsc.uic.edu](http://dsc.uic.edu)



UIC Division of Specialized Care for  
Children