



Disability Benefits and Vocational Rehabilitation

Janelle L. Hewelt, M.Ed., CRC



Disclosures:

I am an employee for the
Veterans Benefits Administration

I am not a benefits counselor

Disability Benefits

Social Security
Disability Insurance
(SSDI)

Social Security Income
(SSI)

Overview of SSDI:

- Eligibility: disabled according to Social Security Administration with qualifying employment history
- SSA definition of disability: you must not be able to engage in any substantial gainful activity (SGA) because of a medically determinable physical or mental impairment(s) that is either: is expected to result in death or has lasted or is expected to last for a continuous period of at least 12 months.
 - Substantial: doing significant physical or mental activities
 - Gainful: work completed for profit or intended profit
- Typically qualify for Medicare after 24 months of receiving SSDI payments

How to be Considered Disabled for SSDI:

- Cannot work your previous job due to your medical condition
- Cannot adjust to other work due to your medical condition
- Disability lasted or is expected to last at least a year or will result in death
- Condition must be considered severe— significantly limits your ability to do basic work functions such as, but not limited to, lifting, standing, walking, sitting or remembering

How to apply for SSDI:

- You can apply online through the Social Security Administration website, over the phone or at your local SSA office, and if between 18-64 you can file for SSDI and SSI at the same time
- Information required:
 - Date and place of birth
 - Social security number
 - If married and/or divorced: Name, social security number, date of birth and date of marriage or divorce or death (if applicable)
 - Names and date of birth for any children under 18
 - Banking information
 - Information about your medical condition– name, address and phone number for your doctor to provide information on your condition
 - Details on your medication, information for all doctors, hospitals and clinics you have gotten treatment from, and names and dates of medical tests you've had
 - Work history: amount of money earned, names and addresses of previous employers for whom you could not work for now (up to 5), military service dates, any worker compensation claims

Overview of SSI:

- Eligibility: disabled according to Social Security Administration regardless of age or older than 65
- SSA definition of disability under 18: must have a physical or mental condition(s) that very seriously limits his or her activities; and the condition(s) must have lasted, or be expected to last, at least 1 year or result in death
- SSA definition of disability older than 18: you must not be able to engage in any substantial gainful activity (SGA) because of a medically determinable physical or mental impairment(s) that is either: is expected to result in death or has lasted or is expected to last for a continuous period of at least 12 months.
- Limited income and resources
- Qualify for Medicaid immediately due to limited income

Breakdown of SSI Requirements:

- Limited income

- Earned: wages from working
- Unearned: state disability payments, unemployment benefits, interest or dividends and cash from friends/family
- In-kind: food and/or shelter you receive for free or less than fair market value
- Deemed: income of the person or people you live with (spouse, parents for those under 18, or sponsor)

- Limited resources

- Cannot own more than \$2000 in assets if single, and \$3000 if a couple
- Examples of assets: cash, vehicles, property (home or land), etc.

- Must have a disability according to SSA standards or be older than 65

Additional SSI Requirements:

- Must be a U.S. citizen, national or qualified alien
- Must reside in one of the 50 states, District of Columbia, or Northern Mariana Islands
- Cannot leave the U.S. for more than 30 consecutive days

How to apply for SSI:

- You can apply online through the Social Security Administration website, over the phone or at your local SSA office, and if between 18-64 you can file for SSDI and SSI at the same time
- If you are 65 or older you can only apply over the phone or at a local office

Things to remember if approved for SSDI or SSI:

- Everyone receives different payment amounts based on their individual circumstances
- SSI is federally funded, but some states might pay supplemental payments to you if you meet their criteria
- Additional assistance to return to work through the Ticket to Work program
 - Employment services
 - Working with your State Vocational Rehabilitation program



Vocational Rehabilitation

Vocational Rehabilitation

- Helps people with disabilities maximize their independence and helps them prepare for, obtain and maintain suitable employment
- Suitable employment: does not aggravate your disabilities

Potential Services to Receive

- Vocational evaluation – gauges aptitudes, interests, academic skills, and potential barriers to employment
- Counseling to assist with identifying career options
- Assistive technology to maximize employment and independence
- Mobility evaluation: training, adaptive driving equipment, vehicle modifications
- Training: basic academic, vocational/technical, college, on-the-job training, independent living skills, and personal and work adjustment training.

Potential Services to Receive

- Job readiness skills: writing resumes, interviewing skills, applying to jobs
- Job search and placement
- VRCs monitoring employment after it is obtained to ensure smooth transition
- Self-employment
- Supported employment/job coaches



Questions?