

Disability Benefits and Vocational Rehabilitation

You can view this presentation at: youtu.be/Mhm3tGKqYAE

[00:00:00] **Krissy Dilger:** Welcome, everyone. We're here with Janelle Hewelt, Master of Education. She is giving a talk on disability benefits and vocational rehabilitation. She is a vocational rehabilitation counselor at the Veterans Benefits Administration. She is also an SRNA support group leader.

[00:00:28] **Janelle Hewelt:** My name is Janelle Hewelt, and I'm going to give a brief overview for disability benefits and vocational rehabilitation services. Next. Some disclosures are that I am an employee for the Veterans Benefits Administration, working as a vocational rehabilitation counselor, specifically with disabled veterans. And I do like to preface that I am not a disability benefits counselor. I have had personal experience with these services and have some extensive knowledge about them. But I am not a benefits counselor. Next.

[00:01:09] Under the Social Security Administration, there are two main disability benefits, referred to as Social Security Disability Insurance and Social Security Income. I'll be going over both of these, so you have a better understanding of what you might qualify for. Next. An overview of the SSDI benefits. In order to be found eligible, you must be considered disabled according to the Social Security Administration's definition, and you must also have a qualifying employment history.

[00:01:43] SSA defined disability in that you must not be able to engage in any substantial gainful activity because of a medically determinable physical or mental impairment that is either expected to result in death or has lasted or is expected to last for more than a continuous period of 12 months. Substantial refers to a significant physical or mental activity. And gainful pertains to any work that is completed for profit or intended profit. And with SSDI benefits, you'll typically qualify for Medicare after receiving SSDI payments for 24 months. Next.

[00:02:35] Ways to be considered for SSDI. You cannot work your previous job due to your medical condition. So, what that means is you may have been employed and due to your new disability or diagnosis, you can no longer perform the job functions of that position. Also relating to that, you cannot adjust to other work due to your medical condition. And that's talking about what we refer to as transferable work skills. So, an example might be that if you were a waitress prior to getting your rare neuroimmune diagnosis, and then with some of your physical limitations, you may no longer be able to complete those tasks, so you can't adjust to another work using those same skills.

[00:03:18] As previously stated, your disability has lasted or is expected to last at least 1 year or will potentially result in death. And, your condition must be considered severe, meaning that it significantly limits your ability to do basic work functions, such as lifting, standing, walking, sitting, or remembering things. Next slide. I also wanted to include ways that you can apply for SSDI benefits. The easiest option, obviously, is directly online through the Social Security Administration's website. You could also perform it over the phone or at your local Social Security office. And, it's important to note that if you're between the ages of 18 to 64, you might also be able to apply for SSDI and SSI at the same time if you're not sure which one you'll be found entitled to.

[00:04:14] Before you apply for SSDI, it's also important for you to have the following information handy during your application process. Most important is the date and place of your birth, as well as your Social Security number. If you're married and/or divorced, you'll also need the name, Social Security number, date of birth and date of marriage and/or divorce. And if unfortunately, your spouse is deceased, you'll also need to know that date as well. If you have children, you'll need to provide any names and dates of birth for them during, I'm sorry about that, for you children that are under 18.

[00:04:57] You'll also supply your banking information, as well as the information about your medical condition, including the name and address of the main doctor you see that's providing you treatment for your conditions. You'll also need to have the information for your medication. All of the details for the doctors, hospitals, and clinics you might have received treatment from for your condition, as well as any of the names and dates of medical tests you've had done.

[00:05:27] Obviously, SSDI, you need to have your qualifying work history, so you'll also need to provide all of the information about your previous employment, to include your salary, names, and address of your supervisors, up to five of those, if you are in the military, those information, as well as any potential pending worker compensation claims. Next slide. SSI benefits are a little bit different because you don't need to have a qualifying work history in order to receive these. So, to be considered eligible for SSI, you need to be considered disabled through the Social Security Administration's definition, or you have to be older than 65.

[00:06:15] If you are applying for SSI for benefits for either yourself or your children that might be under 18, they define a disability by having a physical or mental condition that very seriously limits his or her activities. And, the conditions must have lasted or are expected to last at least 1 year or result in death. And it's the same definition of disability for those older than 18 as SSDI. You must also have limited income and limited resources, which I'll go more in-depth in the next slide, as well as you typically qualify for Medicaid insurance immediately due to be considered having limited income. Next slide.

[00:07:05] As far as the breakdown of the SSI requirements, limited income pertains to any amount of money that you potentially receive from a variety of services. These services are ways you get income include earned, which is from working, unearned, which is from potential state disability payments, unemployment benefits, interest, or dividends, as well as cash that you might receive from friends or family members. In-kind relates to food and/or shelter that you might receive for free or less than fair market value due to your disability. And deemed is income that pertains to the person or people you are living with. So that could potentially be your spouse, parents for those who are under 18, or, if you are pending citizenship, your sponsor.

[00:08:03] Limited resources pertains to your assets. So, you cannot have more than \$2,000 worth of assets if you are single or \$3,000 if you are a couple. And assets include things like cash, vehicles that are in your name, or property that's designated to you. And again, you must have that disability according to SSA standards. Next slide. Addition Social Security Income requirements, you must be a U.S. citizen, national or qualified alien. You have to reside in the 50 states, D.C., or the Northern Marina Islands. And you also cannot leave the U.S. For 30 consecutive days. Next slide.

[00:08:57] Ways you can apply for Social Security Income, again, you can apply online, through the website, over the phone, or at your local Social Security office. And I did want to note that if, by chance, you are older than 65 years old, you can only apply over the phone or at the local office. They do not have an online function for you. Next slide. Important things to remember, if approved for Social Security Disability Insurance or Social Security Income, is that everyone receives different payment amounts based on your individual circumstances. So that includes work history, if you're currently able to work part-time, things like that.

[00:09:44] SSI is federally funded, but it is important to note that some states might also pay supplemental payments if you meet their criteria. So, you should research for your own individual state. And additional assistance is provided to help you return to work through the Ticket to Work program, which includes employment services, as well as working with your state vocational rehabilitation program, which brings us into our next topic of vocational rehabilitation on our next slide. And you can hit me up. Yeah.

[00:10:18] So for those of you who are unfamiliar with vocational rehabilitation services, these are designated to help people with disabilities maximize their independence, as well as to help them prepare for, obtain, and maintain suitable employment. And suitable employment in the most basic sense is a job that does not aggravate your disabilities or any of your symptoms related to your disabilities. Next slide.

[00:10:47] It's also important for me to note here that vocational rehabilitation services vary from state to state, but these are just some of the potential services that you could receive through your local voc. rehab. Vocational evaluation, this is a testing that kind of gauges your aptitudes, interest, academic skills, and potential barriers to employment. You also can receive counseling to help assist with identifying different career options that are going to be considered suitable for you.

[00:11:18] They have assistive technology services potentially to maximize your employment and independence. They can provide mobility evaluations. So, if you lost your license due to the fact that your disabilities became so severe, they can potentially provide training, any adaptive driving equipment, or maybe even some vehicle modifications to make your life more independent. They can also with some training, to include basic academic, vocational, college, on-the-job training, independent living skills, as well as personal and work adjustment training. Next slide.

[00:12:00] They also provide job readiness skills, which is really helping prepare for and obtain that employment, such as writing resumes, preparing for interviewing skills, and even just applying to jobs. Some agencies will even assist you with job search and, if they have connections with local employers, they can help with job placement. Your vocational rehabilitation counselor, or VRC, will also monitor your employment to ensure a smooth transition and if you need assistance obtaining any reasonable accommodations.

[00:12:34] They may also have self-employment opportunities or supported employment and job coaches. Next slide. So again, as stated, those are just an overview of those services that can come with disability benefits, as well as vocational rehabilitation services and, if you have any questions, hopefully I can help assist.

[00:13:06] **Krissy Dilger:** Hi, Janelle. We did get one question, real quick. This person wants to know if annual household income may qualify or disqualify your child from receiving SSDI.

[00:13:19] **Janelle Hewelt:** It definitely will depend. So, for SSDI and children under 18, there's a lot of different specifications that you need to meet, which I didn't go into because it's very in-depth. Most of the time, children with disabilities are found entitled to SSI, because with SSDI, they would actually have to use their parents' potential work credit hours to allow them to receive payments. But through the useful links that I've provided, you can go through the SSDI requirements, and there is a section for children and obtaining SSDI specifically.

[00:14:09] **Krissy Dilger:** Okay, well that you so much. We really appreciate your time and your flexibility. Obviously technical difficulties happen, but so glad you were able to join us and hopefully you'll be able to come back for future symposia.

[00:14:23] **Janelle Hewelt:** Yeah, that would be great. I hope you guys have a wonderful day and thank you for attending my presentation.