



The following excerpt has been taken from the Christopher & Dana Reeve Foundation Paralysis Resource Center website.

http://www.christopherreeve.org/site/c.mtKZKgMWKwG/b.4467503/k.3E94/Social_Security_and_Disability.htm

Social Security and Disability

There are two main Social Security programs to support people with disabilities, Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

Social Security Disability Insurance (SSDI)

Disability under Social Security is based on your inability to work. You are considered to be disabled under Social Security rules if you cannot do work that you did before and it is decided that you cannot adjust to other work because of your medical condition(s). Your disability must also last or be expected to last for at least one year or to result in death.

In addition to meeting the definition of disability, you must have worked long enough, and recently enough, under Social Security to qualify for disability benefits. A person must have worked at least 5 of the 10 years immediately before the disability and paid FICA taxes. The disability or impairments must be expected to last for at least 12 months.

SSDI benefits are available to workers who have "medically determinable" impairments that prevent them from staying on the job or from performing any "substantial gainful activity." SSDI is the safety net for workers who cannot be helped by adjustments and adaptations called "reasonable accommodations" in the Americans with Disabilities Act (ADA).

A large number of initial SSDI claims are denied by Social Security. There are three levels of appeals process, though. To win a claim at any level, an applicant must provide medical evidence of a disabling condition. The best source of this evidence is the applicant's doctor, not the applicant.

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is a program that makes monthly payments to people who have limited income and resources if they are 65 or older or if they are blind

or have another disability. Being eligible for SSI means you receive a monthly benefit and, depending on the state where you live, the following benefits and services: Medicaid; food stamps; Medicare premiums are paid (all states).

Supplemental Security Income benefits are not based on your prior work or a family member's prior work.

In most states, SSI recipients also can get Medicaid (medical assistance) to pay for hospital stays, doctor bills, prescription drugs, and other health costs.

SSI recipients may also be eligible for food stamps in every state except California. The SSI Program is funded by General Revenue. It is not funded through Social Security taxes withheld under the Federal Insurance Contributions Act (FICA).

Contact the nearest Social Security office for details on disability programs.

Source: Social Security Administration, Allsup, Inc.

Websites

<http://www.ssa.gov/disability/>

Social Security: Disability Programs

This site offers an overview of Social Security Disability benefits.

<http://www.db101.org/>

Disability Benefits 101

Disability Benefits 101 provides tools and information on employment, health coverage, and benefits for people in California, Michigan, Minnesota and New Jersey.

<http://www.nosscr.org/index.html>

National Organization of Social Security Claimants' Representatives (NOSSCR)

560 Sylvan Avenue, Suite 2200

Englewood Cliffs, NJ 07632

Phone: 201-567-4228

Lawyer Referral Service: 800-431-2804

NOSSCR provides representation and advocacy on behalf of persons who are seeking Social Security and Supplemental Security Income.

<http://c.webring.com/hub?ring=severe>

Social Security Disability Web Ring

The Social Security Disability Web Ring is a collection of websites, many of which offer services to people seeking eligibility in Social Security income programs.

Electronic Publications

<http://www.ssa.gov/pubs/10076.html>

A Guide for Representative Payees. Social Security Administration. January 2009. Family members often use a “power of attorney” as another way to handle a family member’s finances. For Social Security purposes, a “power of attorney” is not an acceptable way to manage a person’s monthly benefits. Social Security recognizes only a representative payee for handling the beneficiary’s funds. A payee has no legal authority to manage non-Social Security income or medical matters. This booklet provides basic information on how to be a representative payee

<http://www.ssa.gov/disability/professionals/bluebook/>

Disability Evaluation Under Social Security. Social Security Administration. Office of Disability. September 2008.

This edition of Disability Evaluation Under Social Security, (also known as the Blue Book), has been specially prepared to provide physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration. It explains how each program works, and the kinds of information a health professional can furnish to help ensure sound and prompt decisions on disability claims.

The following books are available for free loan from the PRC library. For more information, please see www.paralysis.org and click *Borrow from Our Lending Library* under PRC Quick Links.

Books

- **All About Medicare 2006.** Cincinnati, OH: National Underwriter, 2006. Covers Medicare, Medicaid, Medigap insurance.
- **Benefits Management for Working People with Disabilities: An Advocate’s Manual. 2004 edition.** Edwin J. Lopez-Soto, Esq. and James R. Sheldon, Jr., Esq. Rochester, NY: Greater Upstate Law Project, 2004. Covers SSI income while working, PASS, Ticket to Work, Medicaid
- Berkley, Benjamin H. **Win Your Social Security Disability Case.** Naperville, Ill.: Sphinx Legal, 2008.
- Cooper, Laura D. **Insurance Solutions: Plan Well, Live Better.** New York, NY: Demos Medical Publishing, 2002. Covers private health and disability insurance as well as Social Security Disability.

- Conklin, Joan Harkins. **Medicare for the Clueless: The Complete Guide to this Federal Program.** New York: Citadel Press, 2002.
- Davis, Mike. **How to Get SSI and Social Security Disability: An Insider's Step by Step Guide.** San Jose, CA: Writers Club Press, 2000.
- Epstein, Lita. **The Complete Idiot's Guide to Social Security and Medicare.** Indianapolis, IN: Alpha Books, 2010. Third ed.
Also covers disability benefits and Medigap coverage.
- **Improving the Social Security Disability Decision Process.** Washington, DC: National Academies Press, 2007.
- Jehle, Faustin F. **The Complete and Easy Guide to Social Security, Healthcare Rights & Government Benefits.** Boca Raton, FL: Emerson-Adams Press, 2000.
- Leonard, V.R. **The Social Security and Medicare Handbook: What You Need to Know Explained Simply.** Ocala, Fla.: Atlantic Publishing Group, 2008.
- Matthews, Joseph. **Social Security, Medicare & Government Pensions.** Berkeley, CA: Nolo, 2011. 16th edition.
Covers disability benefits and veteran benefits.
- Morton, David A. III. **Nolo's Guide to Social Security Disability: Getting and Keeping Your Benefits.** 5th ed. Berkeley, CA: Nolo, 2010.
- Northrop, Dorothy E., Stephen Cooper, and Kimberly Calder. **Health Insurance Resources: A Guide for People with Chronic Disease and Disability.** New York, NY: Demos Medical Publishing, 2007. 2nd ed.
Covers Medicare, Medicaid, SSDI, COBRA.
- Rosen, Diana. **Social Security for the Clueless: The Complete Guide to SSA Benefits.** New York: Citadel Press, 2002.
Has a chapter on disability benefits.
- **Social Security Handbook: Overview of Social Security Programs 2010.** Lanham, Md.: Bernan Press, 2010.
- **Social Security Source Book 2010.** Erlanger, Ky.: National Underwriter, 2010.
This book is written in Q&A form. Covers disability and veterans' benefits.
- Smith, Douglas M. **Disability Workbook for Social Security Applicants: Managing Your Application for Social Security Disability Insurance Benefits.** Severna Park, Md.: Physicians' Disability Services Inc., 2008. 7th ed.

- Stein, Judith A. and Alfred J. Chiplin Jr. **2009 Medicare Handbook**. Austin, TX: Wolters Kluwer/Aspen, 2008.
Note this book is not a quick read-- it covers the actual law.
- Tomkiel, Stanley A. III. **The Social Security Answer Book: Practical Answers to More Than 200 Questions on Social Security**. Naperville, IL: Sphinx Publishing, 2008. 2nd ed.
- Tomkiel, Stanley A. III. **The Social Security Benefits Handbook**. Naperville, IL: Sphinx Publishing, 2008. 5th ed.
Covers disability benefits and Medicare.

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