



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

www.ssa.gov/disability/

Social Security Disability

This site offers an overview of Social Security Disability benefits.

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

Social Security: A Guide for Representative Payees

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.

<http://www.disabilitybenefits101.org/>

Disability Benefits 101

This site offers info on disability benefits and working with a disability in California.

www.nosscr.org/index.html

The National Organization of Social Security Claimants’ Representatives

The National Organization of Social Security Claimants’ Representatives (NOSSCR) provides representation and advocacy on behalf of persons who are seeking Social Security and Supplemental Security Income. They can be contacted at 1-800-431-2804

<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 Book

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

Disability Evaluation Under Social Security (also known as the Blue Book) Social Security Administration. Office of Disability. January 2003.

Note: This is written for the physician not for the consumer. It can be downloaded as a PDF file. Also note this is a large file (170 pages for the whole file) but can be viewed in sections.

The following books and videos are available for free loan from the PRC library. For more information, please see www.paralysis.org and click the Lending Library tab.

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. 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, 2006. Second 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.
Includes other benefits like food stamps and illegal immigrants amnesty.
- 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, 2009. 14th edition.
Covers disability benefits and veteran benefits.
- Morton, David A. III. **Nolo's Guide to Social Security Disability: Getting and Keeping Your Benefits.** Fourth ed. Berkeley, CA: Nolo, 2008.
- 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 Manual 2006.** Cincinnati, OH: National Underwriter, 2006.
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.** Arnold, MD: Physicians' Disability Services Inc., 2001.
- Stein, Judith A. and Alfred J. Chiplin Jr. **2002 Medicare Handbook.** Frederick, MD: Panel Publishers, 2002.
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, 2001.
Covers disability benefits and Medicare.

The information contained in this message is presented for the purpose of educating and informing you about paralysis and its effects. Nothing contained in this message should be construed nor is intended to be used for medical diagnosis or treatment. It should not be used in place of the advice of your physician or other qualified health care provider. Should you have any health care related questions, please call or see your physician or other qualified health care provider promptly. Always consult with your physician or other qualified health care provider before embarking on a new treatment, diet or fitness program. You should never disregard medical advice or delay in seeking it because of something you have read in this message.