

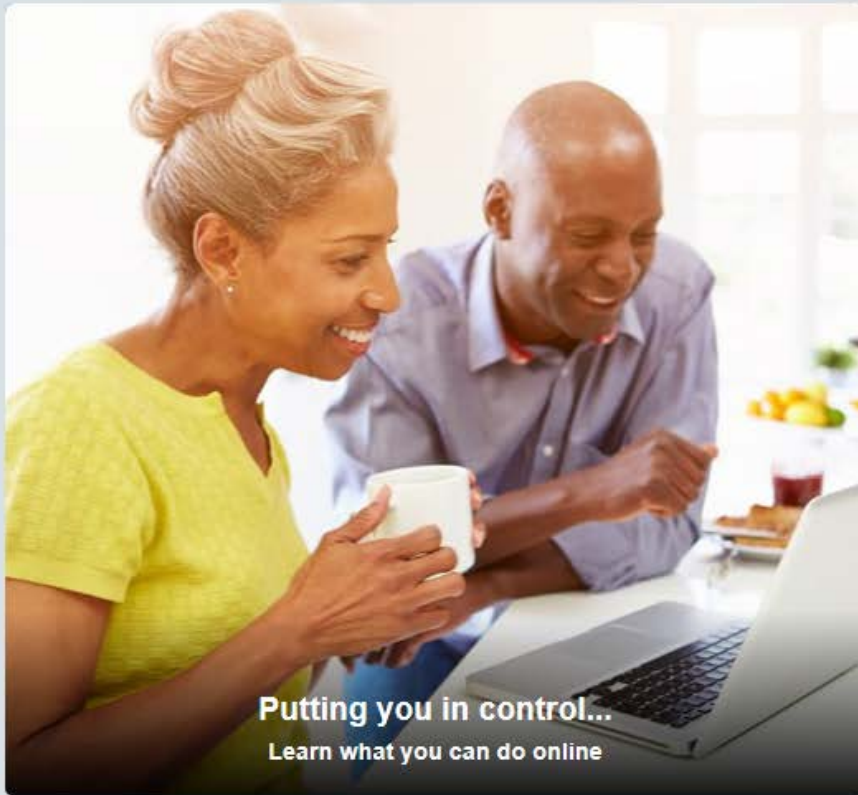


# Social Security Services for Seniors and People with Disabilities



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Putting you in control...  
Learn what you can do online



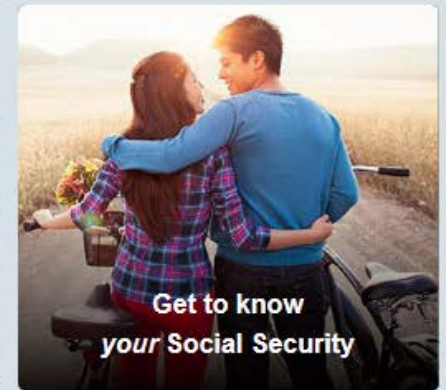
Retirement



Disability



Employers:  
File W-2s online



Get to know  
your Social Security



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

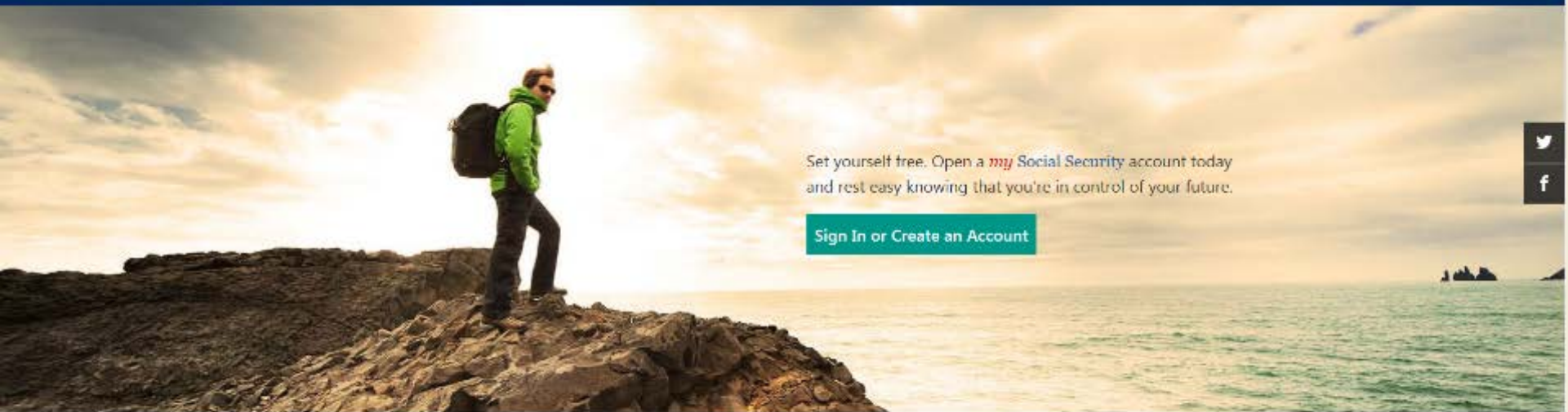
Get answers to frequently asked questions about Social Security.

# my Social Security



Social Security

SEARCH MENU LANGUAGES SIGN IN / UP



Set yourself free. Open a *my* Social Security account today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)

## HAVE AN ACTIVATION CODE?

[Finish Setting Up Your Account](#)

Received assistance from Social Security to create your account? Finish the process by entering your activation code now.



[socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount)



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# Social Security Retirement Facts & Statistics



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# How Do You Qualify for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You need **40 credits** (10 years of work) and you must be 62 or older
- Each **\$1,320** in earnings gives you one credit
- You can earn a **maximum of 4 credits per year**

*Note: To earn 4 credits in 2018, you must earn at least \$5,280.00.*



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# How Social Security Determines Your Benefit?

## Benefits are based on earnings

- Step 1 -Your **wages are adjusted** for changes in wage levels over time
- Step 2 -Find the monthly average of your **35 highest** earnings years
- Step 3 -Result is “average indexed monthly earnings”



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# 62

Earliest Age to Retire  
with 75% of Benefit  
(If your Full Retirement Age is 66)



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# 66

Full Retirement Age

100% of Benefit and No Income Limit

(If your Full Retirement Age is 66)



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# 70

Max

Delayed Retired Credit

132% of Benefit

(If your Full Retirement Age is 66)



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# Spousal Benefits

January 1, 1954

- Benefit is 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, the benefits are combined
- Does not reduce payment to the worker



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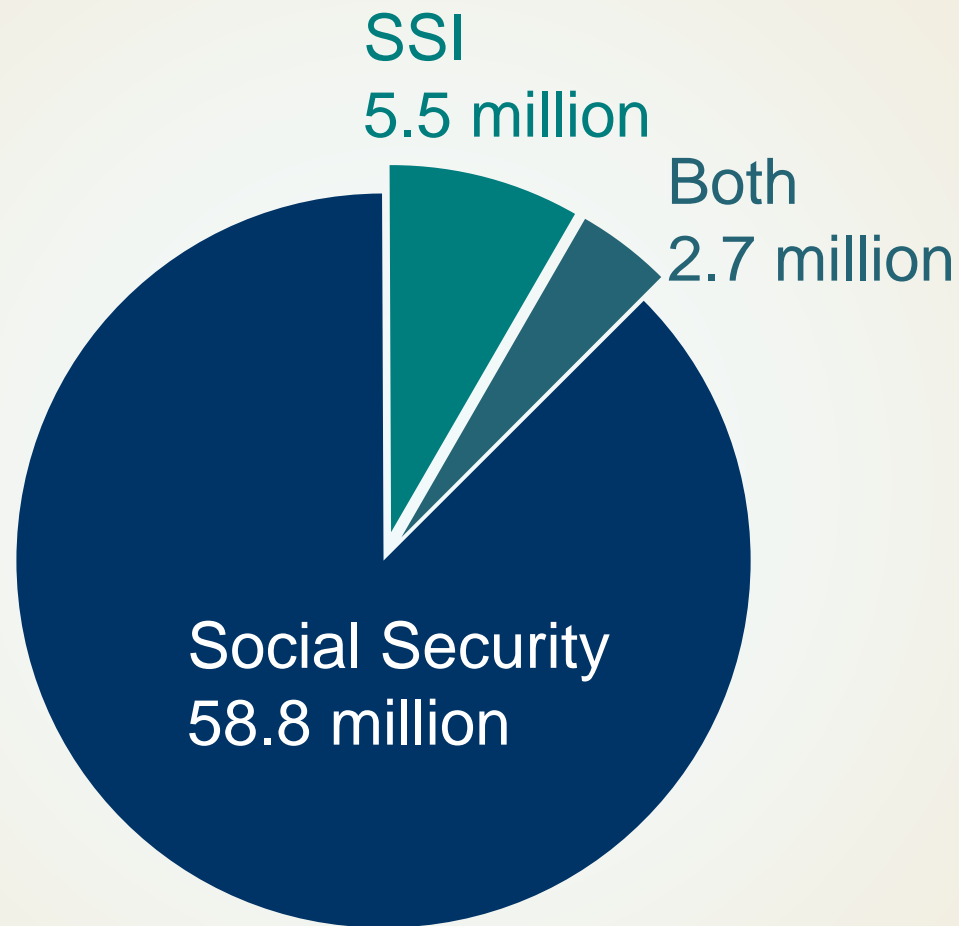
# Social Security Disability Facts & Statistics



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# Social Security Beneficiaries



December 2017



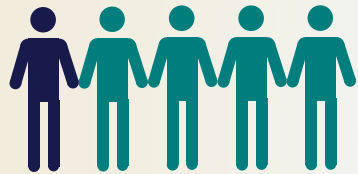
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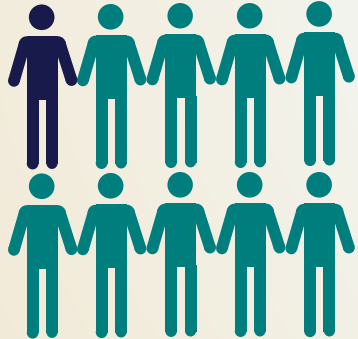
# Disability Benefit Statistics



As of December 2017, Social Security paid an average monthly **disability benefit of \$1,059.63**. That's barely enough to keep a beneficiary above the poverty level (\$12,140 annually).



According to the U.S. Census Bureau, **56.7 million** people living in the United States - 19% of the population - live with a **disability**.



**38.3 million** people - 13% of the population - live with a **severe disability**.



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# Social Security Disability Programs



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# Social Security Disability Insurance (SSDI)

## What is it?

**SSDI is a social insurance program** under which workers earn coverage for benefits, by working and paying Social Security taxes on their earnings.

## Who is it for?

Disabled people younger than 65 who can't work because they have a **medical condition that's expected to last at least one year or result in death** and have earned a certain number of work credits.



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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 few resources**.

## Who is it for?

- People who are **65 or older**
- Those of **any age**, including children, who are blind or **who have disabilities**.



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# SSDI vs. SSI

<b>Social Security Disability Insurance</b>	<b>Supplemental Security Income</b>
Payments come from the Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
An insurance that workers earn by paying Social Security taxes on their wages.	A needs-based public assistance program that does not require a person to have work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources.
Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



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# Social Security Disability Process & Resources



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# Disability Evaluation Under Social Security

- Provides physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration
- Explains how each program works, and provides information to help health professionals make sound and prompt determinations and decisions on disability claims

[socialsecurity.gov/disability/professionals/bluebook](https://socialsecurity.gov/disability/professionals/bluebook)



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# Compassionate Allowances (CAL)

- **A way of quickly identifying** diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information
- **Allows Social Security to target** the most obviously disabled individuals for allowances based on objective medical information that we can obtain quickly
- Is **not a separate program** from the Social Security Disability Insurance or Supplemental Security Income programs

[socialsecurity.gov/compassionateallowances](https://socialsecurity.gov/compassionateallowances)

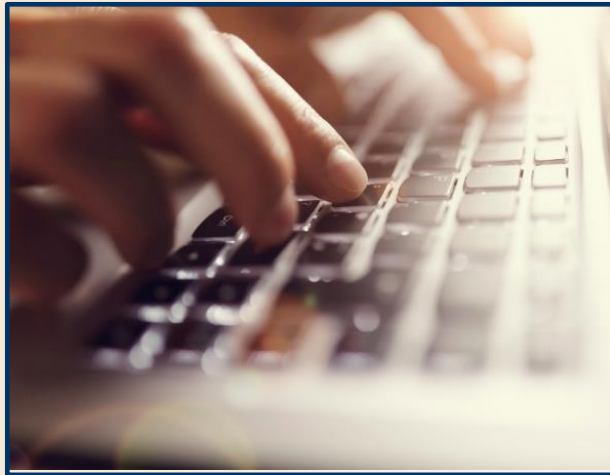


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# Disagree With The Medical Decision?

If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you can file an **appeal online** and check the status with your personal **my** Social Security account.



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# The Red Book – “A Guide to Work Incentives”

- The **Social Security Disability Insurance (SSDI)** and **Supplemental Security Income (SSI)** programs include a number of employment support provisions commonly referred to as work incentives.
- The **Red Book** is a general reference tool, updated yearly, designed to provide a working knowledge of these provisions.
- Primarily for educators, advocates, rehabilitation professionals, and counselors who serve persons with disabilities.

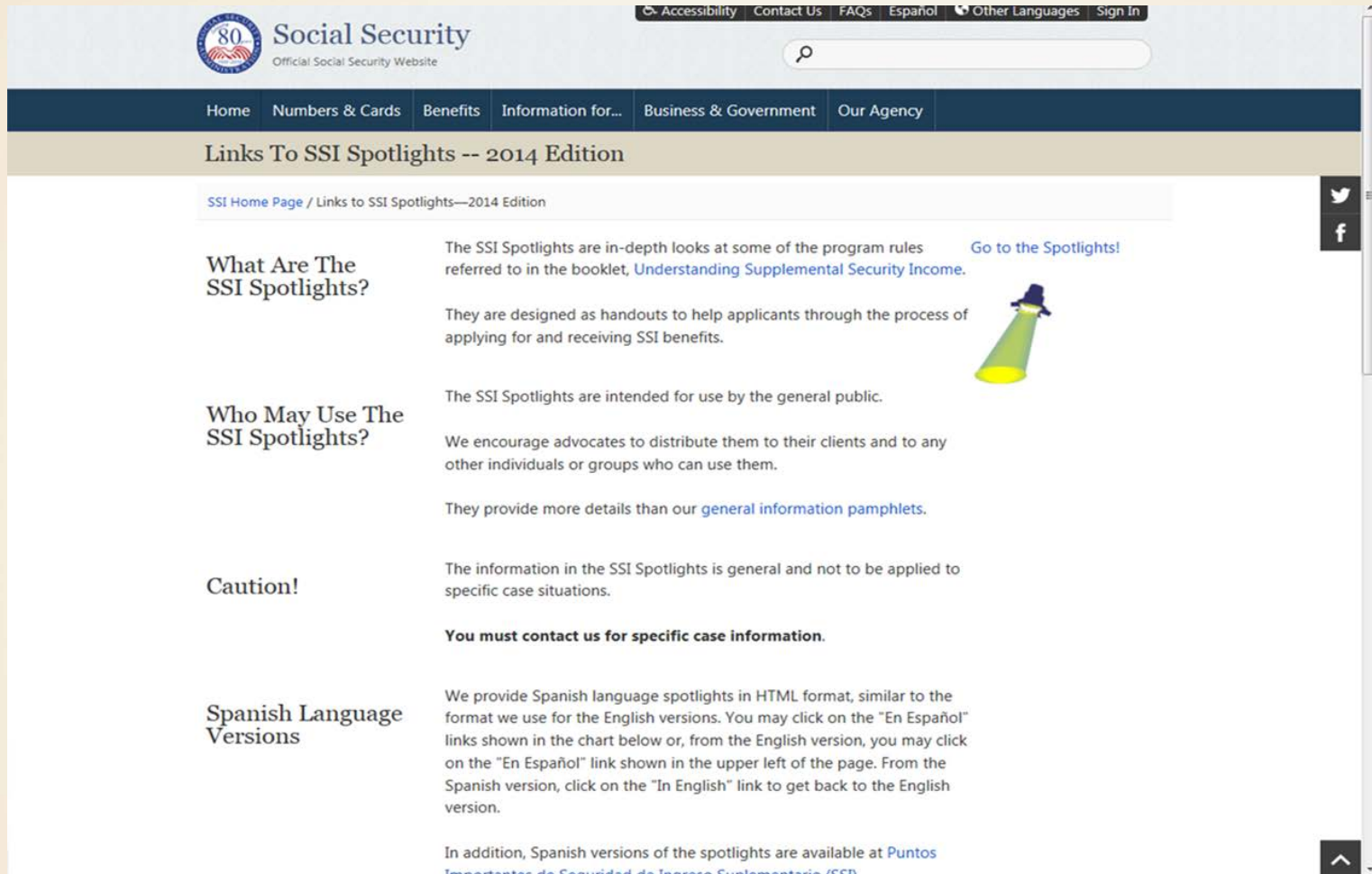
[socialsecurity.gov/redbook](https://socialsecurity.gov/redbook)



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# SSI Spotlights



The screenshot shows the Social Security website's "Links To SSI Spotlights -- 2014 Edition" page. At the top, there is a navigation bar with links for Accessibility, Contact Us, FAQs, Español, Other Languages, and Sign In. Below this is a search bar and a main navigation menu with items like Home, Numbers & Cards, Benefits, Information for..., Business & Government, and Our Agency. The page title is "Links To SSI Spotlights -- 2014 Edition". A breadcrumb trail shows "SSI Home Page / Links to SSI Spotlights—2014 Edition". The main content area is divided into sections: "What Are The SSI Spotlights?", "Who May Use The SSI Spotlights?", "Caution!", and "Spanish Language Versions". Each section contains descriptive text and links. A "Go to the Spotlights!" link is prominently displayed with a spotlight icon. Social media icons for Twitter and Facebook are visible on the right side of the page.

[Accessibility](#) [Contact Us](#) [FAQs](#) [Español](#) [Other Languages](#) [Sign In](#)

[Home](#) [Numbers & Cards](#) [Benefits](#) [Information for...](#) [Business & Government](#) [Our Agency](#)

## Links To SSI Spotlights -- 2014 Edition

[SSI Home Page](#) / [Links to SSI Spotlights—2014 Edition](#)

### What Are The SSI Spotlights?

The SSI Spotlights are in-depth looks at some of the program rules referred to in the booklet, [Understanding Supplemental Security Income](#). [Go to the Spotlights!](#)

They are designed as handouts to help applicants through the process of applying for and receiving SSI benefits.

### Who May Use The SSI Spotlights?

The SSI Spotlights are intended for use by the general public.

We encourage advocates to distribute them to their clients and to any other individuals or groups who can use them.

They provide more details than our [general information pamphlets](#).

### Caution!

The information in the SSI Spotlights is general and not to be applied to specific case situations.

**You must contact us for specific case information.**

### Spanish Language Versions

We provide Spanish language spotlights in HTML format, similar to the format we use for the English versions. You may click on the "En Español" links shown in the chart below or, from the English version, you may click on the "En Español" link shown in the upper left of the page. From the Spanish version, click on the "In English" link to get back to the English version.

In addition, Spanish versions of the spotlights are available at [Puntos Importantes de Seguridad de Ingreso Suplementario \(SSI\)](#)



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# Representative Payee Program



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# Representative Payee Program

Early on in Social Security's history, Congress recognized that some **beneficiaries were incapable of managing their benefits**, and amended the Social Security Act to **allow us to appoint representative payees for such beneficiaries**.



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# What is a Representative Payee?

- Person,
- Agency,
- Organization, or
- Institution selected to receive and manage benefits on behalf of an incapable or legally incompetent beneficiary.



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# Basic Responsibilities

**First:** Clothing, Housing, Food, And Medical Care

**Second:** Save extra money in a savings account

**Third:** file an annual accounting form

**Forth:** Inform of any events affecting beneficiaries eligibility

**Fifth:** Explain letters and notices from Social Security to the beneficiary

**Sixth:** Communicate with beneficiary



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# Improper Use of Benefits

A payee who is **convicted of misusing funds** may be fined and imprisoned.



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# Power-of-Attorney

- For Social Security, having **power-of-attorney** or joint or joint bank accounting with the beneficiary is **NOT** the same thing as being a **representative payee**.
- Being a Social Security **representative payee** does **NOT** entitle an individual to manage any funds that aren't Social Security or SSI payments.



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# Interdisciplinary Training

**Objective:** To **provide key information and resources** to those who serve and support vulnerable adults and seniors. Although we initially developed this training to ensure that our representative payees have key information that will assist them with serving our customers, we soon recognize that this training would be beneficial to all who support the needs of our most vulnerable citizens.



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# Training Modules

[\*www.socialsecurity.gov/payee\*](http://www.socialsecurity.gov/payee)

- Interdisciplinary Training Introduction **(2:52)**
- Representative Payee Technical Training **(35:55)**
- Recognizing the Signs of Abuse and Financial Exploitation **(15:35)**
- Effective Strategies for Interacting with the Banking Community **(15:20)**
- Changes in Decisional Capacity **(20:01)**



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# Legislative Changes

SSA is working hard to implement new requirements resulting from the recently passed:

## Representative Payee Strengthening Protections for Social Security Beneficiaries Act of 2017

The **law passed on April 13, 2018** affects several aspects of the Representative Payee Program.



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# The new law accomplishes the following:

- Reducing the burden on families by exempting custodial parents of minor children and disabled individuals, as well as spouses, from annual payee accounting.
- Updated rules regarding background checks and payee selection.
- Stronger monitoring of Representative Payees
- Addresses liability regarding overpayments, reports, and data sharing.



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# Q&A session



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