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Applying with Confidence: Your SSDI and SSI Roadmap

Presented by

NDI's Financial Resilience Center

Oct. 27, 2025

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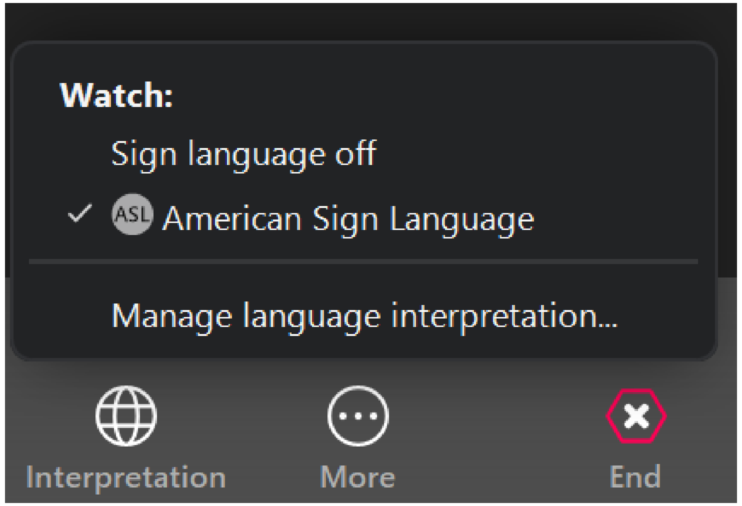

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National Disability Institute (NDI)

NDI is a national nonprofit organization dedicated to building a better financial future for people with disabilities and their families. The first organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities for the past 20 years.

What we do:

- Build capacity of the field through training and technical assistance
- Drive systems change by implementing models that can be replicated
- Test innovative approaches to financial empowerment
- Lead research to uncover barriers and opportunities
- Advance change through public education and policy development

NDI’s Financial Resilience Center (FRC)

FinancialResilienceCenter.org

Financial resilience, the ability to bounce back through difficult times, emerge stronger on the other side and flourish in the “new normal.”

FRC Overview

- Timely, up-to-date and accurate information, alerts, financial tools and resources
- Analysis of federal policy and impact
- Resources provided in easy Q&A format under topic areas of interest
- Email sign-up to receive our newsletter, updates and alerts

Today's Presenters

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Agenda

- SSA disability benefit programs
- Medicare and Medicaid
- Disability Evaluation
- How to apply for benefits
- Expediting the application process
- Tips and key takeaways
- Q&A

The Social Security Administration (SSA)

- Social Security Administration (SSA) is an independent agency of the U.S. federal government that provides financial protection for the nation's people, supporting Americans throughout all of life's journeys
  - During the government shutdown, SSA continues to process benefit claims and some other workloads as shown in the SSA Contingency Plan.
- SSA administers retirement, disability, survivor, and family benefits, and determines eligibility and enrollment for Medicare.
- SSA offers several programs for people with disabilities, the two largest are:
  - Social Security Disability Insurance (SSDI)
  - Supplemental Security Income (SSI)

SSA Disability Programs

- Social Security Disability Insurance (SSDI) benefits require someone to have a work history with enough lifetime and recent work credits to meet an “insured” status rule. Work Credits are received through employer payroll taxes (FICA). SSDI benefits may be paid to:
  - Person with a disability (i.e., the “wage earner”)
  - A disabled adult child or widow or widower of a wage earner who is disabled, deceased, retired
- Supplemental Security Income (SSI) benefits require the person with a disability to have limited income and limited resources (savings/assets).
  - These needs-based benefits may be paid to disabled children under age 18, disabled adults including blind individuals, or individuals age 65 and older.

Amount of Monthly Payment

- A SSDI payment is based on average lifetime earnings.
- A SSI payment is based on living arrangement, marital status and income. The maximum Federal Benefit Rate is $967 per month for 2025.
    - Some states pay a small state supplement to this.
- If there is an increase in the cost of living from the 3rd quarter of last year to the 3rd quarter of this year, beneficiaries who receive either benefit receive an increase in the monthly payment amount the following January.

Waiting Period for Social Security Disability Insurance (SSDI) payments to begin

- For most claimants, there is a 5-month waiting period after the time disability began until SSDI benefits begin.
  - Except for individuals eligible for childhood disability benefits and
  - Some people who were previously entitled to SSDI (in past 5 years)
- No benefits are paid in the waiting period.

Note: There is no waiting period for Supplemental Security Income. They typically begin after approval and are due the first full month after application.

Retroactive Payments

- SSDI
  - Benefits can be paid up to 12 months before the application date. They cannot be prior to the established onset date.
    - The number of months of retroactive benefits paid depends on how long it takes to receive a favorable determination of disability.
    - Back payments cover the period after the 5-month waiting period until the date of approval.
- SSI
  - You are paid beginning the first full month after you filed your application so long as you meet all non-technical rules even if you were disabled prior to this time.
    - Back payments are due for the time it takes to receive the favorable determination of disability.

Disability Definition for an Adult

- In addition to the technical requirements on the prior slide, for both SSDI and SSI benefits, an adult must:
  - Be unable to perform substantial gainful activity; and
  - Have a physical or mental impairment or combination of impairments; and
  - Disability must be expected to last 12 consecutive months or result in death.
- SSA uses the sequential evaluation process for adults. It considers medical and vocational factors too along with age, education and past work activity.

Medical Coverage (Slide 1 of 2)

Once approved for benefits, your medical coverage will depend on the type of benefit you receive:

- Social Security Disability Insurance:
  - You will automatically be enrolled in Medicare after being entitled to Social Security Disability Insurance Benefits for 24 months. Usually this means you get it in the 30th month after you become disabled (24 months + 5 month wait period)
  - There are exceptions to this and many other rules.

Medical Coverage (Slide 2 of 2)

- Supplemental Security Income (SSI): In most but not all states, receiving SSI qualifies someone for Medicaid. Your state medical assistance office will contact you for additional information, if needed, for qualification.
- Social Security Disability Insurance benefits and Supplemental Security Income Benefits: If a beneficiary's SSDI is low enough and if they meet the rules of the SSI program, they may receive both types of benefits and have Medicare and Medicaid!

There are 4 Parts to Medicare

- Part A – Hospital Insurance Benefits
- Part B – Supplemental Medical Insurance
- Part C – Medicare Advantage Plans (like HMOs and PPOs). Part C plans generally include all Parts of Medicare into one plan
- Part D – Prescription Drug Coverage

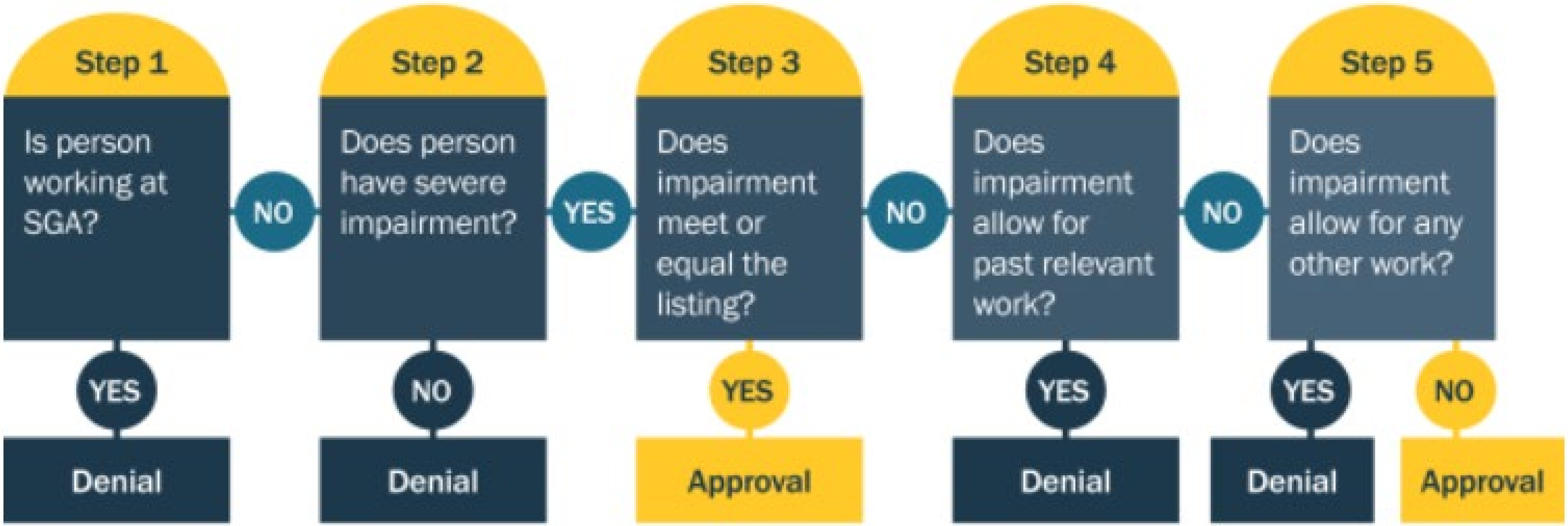
Retroactive Entitlement to Medicare

- In some cases, your entitlement to Medicare may be retroactive:
  - If you win an appeal of your disability determination or
  - It takes long to process your claim or
  - Your disability benefits are retroactive
- Your Medicare card will show the effective date:
  - You may request your provider to submit those claims to Medicare
  - The date of services cannot be before the effective date on your card.

Medicare Resources

- Medicare: Costs, finding providers, finding health plans (Medicare Advantage and others, Medigap, drug plans), appeals, how it works with other coverage
- Social Security Administration: Enrollment, disenrollment, extra help program to help pay Part D costs
- State Health Insurance Assistance Programs: Local, in-depth and objective health insurance counseling and assistance regarding Medicare, Medicaid or other health insurance.
- State Medicaid Agency: Apply for the Medicare Savings Programs to pay Medicare premiums, co-pays, deductibles

The Five Step Sequential Evaluation for Disability



Evaluation of Impairments (Slide 1 of 2)

- Step 1: You cannot be performing "substantial gainful activity" at Step 1 or your claim is a technical denial. SGA is $1,620 in gross earnings for most claimants and $2,700 gross if you are blind. These amounts are for 2025.
- Step 2: You must have a "severe" impairment(s). It must limit your ability to do basic work activities for at least 12 months.
  - Severity is about function, not diagnosis.
  - Even if impairments are not severe when considered individually, they can be considered severe when considered together.
  - Basic work activities that SSA looks at include: walking, standing, sitting, lifting, reaching, understanding and carrying out simple instructions, responding to supervisors and co-workers appropriately, etc.

Evaluation of Impairments (Slide 2 of 2)

- Step 3: The medical criteria that apply to the evaluation of impairments in adults age 18 and over are contained in the Listing of Impairments.
- Step 4: SSA decides whether you can do your past relevant work (last 5 years). They consider what you did on the job and the skills you learned.
- Step 5: If you cannot do your Past Relevant Work, look at your age, education, work experience to see if you can do any other kinds of work or whether your impairment(s) prevent you from adjusting to any other work which exists.
  - SSA has tables of rules that they use as a guideline to evaluate how age, education and work experience affect your remaining capacity to work.

How to Apply

Review the Disability Starter Kit which contains a fact sheet, checklist of documents SSA will need, and a worksheet to help you gather and organize information you will need.

There are several ways to apply:

- Visit Apply for Social Security Benefits | SSA to complete online application
- Call SSA at 1-800-772-1213 (TTY 1-800-325-0778) to make a telephone or in person appointment.

If you visit the SSA office without an appointment, they will make the appointment for you for a future date.

It is to your benefit to complete any disability reports online when you file or prior to contacting SSA to set up an appointment.

Why SSA Recommends Filing Online

- There is a date stamped record of filing. It protects your benefits.
- You can complete the application in the convenience of your home where you have or can obtain:
  - The names and addresses of sources of medical information and treatment dates;
  - The names of your medications and dosages;
  - Your work history: employers, earnings and any periods of military services.
- You can include as much or as little information as you choose.
- Your bank account information for direct deposit is available.

Medical Records(Slide 1 of 2)

Your “treating source” reports carry the greatest weight.

Acceptable medical sources are physicians, psychologists, optometrists, podiatrists, speech language pathologists, audiologists, advanced practice registered nurses, and physician assistants. All must be licensed for the impairments they are treating within the scope of their practice.

Other sources of information and non-medical treatment sources are considered or requested.

Medical Records (Slide 2 of 2)

Having a diagnosis does not result in a disability benefit.

A conclusionary statement from a physician carries little to no weight. Example: “He is totally and permanently disabled.”

An impairment must meet specific medical criteria for a “listing” or prevent you from past relevant work or work in another job at a specific level.

When there is no medical information, inadequate records, or conflicting medical records, you may be scheduled for an examination at SSA expense.

What Happens Next

- SSA will send your application to the state Disability Determination Services (DDS).
- DDS will request your medical records from the providers you have listed on the disability report. They have a fee schedule.
  - If you have copies of your records, you may furnish them to SSA when you file the application. SSA will not reimburse you for any costs.
- DDS will likely send you additional reports to complete asking for detailed information: daily activities, prescription medication, past work.

What Happens Next - Allowance

- If your claim is allowed, DDS returns it to SSA. SSA sends you an award notice explaining:
  - When benefits start and the amount of monthly payments
  - What you need to report and
  - How often you will be reviewed.
- If family members are eligible on your record, they will schedule them to file applications.
  - The SSI program does not pay family members.
  - There is a family maximum limit (cap) that can be paid on each record, generally 150-188% of the workers payment amount.

What Happens Next - Denial

- If your claim is denied, DDS returns it to SSA. SSA sends you a denial notice explaining the reason for the denial. The notice provides you with your appeal rights.
- If you disagree in whole or in part and choose to appeal, you have 60 days after you receive the notice. It is assumed you receive the notice within 5 days of the date. Appeals may be filed online at SSA.gov.
- As an alternative to an appeal, you can choose to file a new application for benefits. There are pros and cons. We recommend pursuing the denied claim in most instances.
    - If there is not new evidence, a new claim filed will be dismissed.

What Happens Next – Appeal of Denial

- Be certain to update SSA with any new medical treatment.
  - If you have copies of the medical evidence, be sure to provide SSA with a copy, never the originals.
  - SSA will not reimburse you for costs of evidence; let SSA/DDS request it.
- It is your responsibility to keep SSA informed of changes: changes of address, change in family composition, changes in banking information, or medical improvement.

Processing Time

- The average processing time for disability decisions varies by state, by appeal level, SSA region, staffing and complexity. Knowing how long each step can take helps you plan your next move:
  - Initial decision – 7 to 8 months from the filing date (national average)
  - Reconsideration – 5 to 7 months
  - ALJ Hearing – 6 to 11 months for hearing; decision after hearing takes 1-3 months
  - Appeals Council Review – 6 months to 12 months
  - Federal District Court – 1 to 2 years
- Full process is roughly 2-3 years.

Appeal Levels

- If you disagree with the decision or are denied benefits, you can appeal:
  - File a request for Reconsideration
  - File a Request for Hearing
  - File a Request for Review by the Appeals Council
  - File an appeal in U.S. District Court
- All claims must be filed within 60 days of receipt of the notice.
- If you missed the deadline for filing due to a good reason, you can request "good cause for late filing".
- While appeals can take time, some cases can be processed much faster if you meet certain criteria.

Expediting the Claim – Special Processing Procedures

- There are several ways a claim can be expedited. If your case fits any of the following categories, contact SSA to request:
  - SSI Cases only: Presumptive disability
  - SSDI or SSI cases:
    - Quick disability determination
    - Compassionate allowance
    - TERI case – Terminal illness case
    - VPAT – Veterans 100% permanent and total disability from VA
    - MC/WW – Military casualty or wounded warrior
    - Dire need

Approval is not the end of the journey.

There are opportunities and responsibilities to keep in mind.

You’ve Been Approved – Now What?

- Keep SSA informed about:
  - Changes: address, income or resources, banking information
  - Work Activity
  - Workers' compensation payments and settlements or public disability benefits
- Learn your rights to work and keep benefits
- Protect yourself from overpayments
- Stay prepared for periodic reviews
- You will convert to retirement benefits at your full retirement age and will no longer be considered disabled.

After Your Claim is Approved

- While the definition of disability includes the inability to engage in substantial gainful work activity, after you are approved benefits, SSA encourages beneficiaries to try to work or return to the workforce.
- SSA has special employment programs and "work incentives" in place that allow a beneficiary to work and supplement benefits with employment earnings or gradually leave the disability rolls. Work incentives allow a beneficiary to maintain monthly payments or health insurance.
- SSA.gov/Redbook includes all of the SSA work incentives!

Tips (Slide 1 of 2)

- If you decide to work, always consult a Benefits Counselor prior to starting work. Also contact SSA and ask the same questions to increase your confidence in the information you receive. Visit ChooseWork.SSA.gov/Find help to find a Benefits Counselor in your area or call 1-866-968-7842.
- Create a personal my Social Security account to check the status of your application or manage benefits you receive. You can also print benefit verification letters, change address, set up or change direct deposit, report working, and upload documents or submit online forms.
- Always meet deadlines.

Tips (Slide 2 of 2)

- Always keep copies of records or forms submitted to DDS or SSA.
- If you change your address, notify SSA immediately.
- Always cooperate with SSA. Know that even though your disability may be “permanent” in nature, continuing disability reviews are required either annually, or every 3, 5, or 7 years by law.
- If you decide to obtain representation, use a representative who is familiar with SSA representation. Use NOSSCR for referrals or your local bar association Social Security Practitioner’s Committee member.
    - Fees for representatives must be approved by SSA and are limited to 25% of past due benefits plus any out-of-pocket costs.

Key Takeaways

- SSI and SSDI have different rules and benefits — know which you qualify for
- The application process takes time — keep copies of all forms, documents and records you submit and respond quickly
- Appeals are common — don't miss deadlines
- Work incentives can help you return to work without losing monthly payments or Medicare/Medicaid immediately
  - Working is one of the few ways to increase a monthly payment amount or for SSI recipients to become eligible for a SSDI payment
- Resources are available — use them!

Poll Question (6)

Has this webinar provided you with new knowledge about SSDI and SSI benefits from SSA?

Yes

No

Resources

- [Social Security Administration | SSA]
- [Social Security Claimants' Representatives | NOSSCR]

Questions?

Thank you!