

PFA Tips

Language Matters: Understanding SSI and SSDI in the Autism Community

SSA, SSI, SSDI - seriously??!

When dealing with THE SYSTEM, language matters. Knowing that the SSA or Social Security Administration pays disability benefits through two programs (Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)) will help you to better navigate the application process.

In most instances, when applying TO the Social Security Administration (SSA), you are applying FOR Supplemental Security Income (SSI). You may ask, "What about Social Security Disability Insurance (SSDI)?" Generally, our children have not yet had the opportunity to be employed to earn enough work credits to apply for SSDI, hence the focus on SSI. Also, generally, parents are not yet retired, disabled, or deceased, so they don't qualify for SSDI on their parents' record, either. Social Security Disability Insurance (SSDI) is discussed later.

What is Supplemental Security Income (SSI)?

It is a needs-based program that pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI. For children, however, the Social Security Administration will consider the parent's income in determining eligibility.

Once your child turns 18, they can apply to SSA and only their income and assets will be considered. In addition to proving financial need and a disability diagnosis, the SSI application process considers information about your ability to do work-related activities, such as walking, sitting,

lifting, carrying, and understanding and remembering instructions.

The Social Security Administration's website outlines the medical criteria that is applied to the evaluation of impairments in adults with ASD (see below diagram). You can visit the following link for more information about this process specific to Autism Spectrum Disorders: <https://www.ssa.gov/disability/professionals/bluebook/12.00-MentalDisorders-Adult.htm>

12.10 Autism Spectrum Disorder (see 12.00B8), satisfied by

A and B:

A. Medical documentation of both of the following:

1. Qualitative deficits in verbal communication, nonverbal communication, and social interaction;
2. Significantly restricted, repetitive patterns of behavior, interests, or activities.

AND

B. Extreme limitation of one, or marked limitation of two, of the following areas of mental functioning (see 12.00F):

1. Understand, remember, or apply information (see 12.00E1).
2. Interact with others (see 12.00E2).
3. Concentrate, persist, or maintain pace (see 12.00E3).
4. Adapt or manage oneself (see 12.00E4).



The application process

Recent changes to SSI rules now enable most people to apply for SSI online. Before you begin, you may want to review the Checklist for Online Adult Disability Application at <https://www.ssa.gov/hlp/radr/10/ovw001-checklist.pdf> This list will help you gather the information that you may need to complete the online Adult Disability application process. When ready, you can begin the online application at <https://secure.ssa.gov/iClaim/dib>

While applicants are encouraged to apply online, you can contact Social Security at 1-800-772-1213 to request an in-person appointment. If you are deaf or hard of hearing, call the TTY number, 1-800-325-0778. You can speed up the application process if you complete an Adult Disability Report and have it available at the time of your appointment.

Whether you apply online or at your local Social Security office, remember that this is not a job interview and therefore not the time to offer a list of skills or brag about one's many abilities; but rather, the time to truthfully share the areas that are challenging, like getting and keeping a job or performing daily life skills.

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Please note that it is not Social Security that makes the determination about an applicant's disability. Rather, Disability Determination Services (DDS) is contracted by Social Security to make decisions on eligibility.

Social Security Disability Insurance or SSDI

Your child with ASD can collect SSDI under two scenarios:

- **Your child's work history** To qualify for Social Security disability benefits on his/her own work history, you must first have worked in jobs covered by Social Security. Then you must have a medical condition that meets Social Security's definition of disability. There are specific measures, called work credits, which help to determine eligibility and are explained in greater detail at the following link: <https://www.ssa.gov/planners/disability/dqualify2.html>
- **A parent's work history** An adult disabled before age 22 may be eligible for

benefits if a parent with sufficient work credits is deceased or starts receiving retirement or disability benefits. This is considered a "Childhood Disability Benefit (CDB), or "Disabled Adult Child (DAC)" benefit because it is paid on a parent's Social Security earnings record: <https://www.ssa.gov/planners/disability/dqualify10.html>

Why would you want to collect SSDI instead of SSI?

The SSDI benefit could be higher than the SSI payment. In addition, being on SSDI would qualify your adult child to access Medicare after two years of being on the program. Most importantly, you MUST apply for and accept SSDI as a condition to remain eligible for SSI.

Can I receive both SSI and SSDI at the same time?

In some circumstances, you can receive both Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) benefits at the same time. This is commonly referred to as "concurrent

benefits". To receive concurrent benefits, you must be approved for SSDI (either through your own or a parent's work history), but receive low monthly payments through the program due to relatively low wages throughout the course of employment.

All of these factors can influence the amount of SSDI benefits because payments are based on meeting minimum health eligibility requirements and having sufficient "work credits" built up over the course of your employment history. To learn more about work credits, see the following link: <https://www.ssa.gov/pubs/EN-05-10072.pdf>

Additional Resources

Apply for Disability Benefits for Child (Under Age 18)
<https://www.ssa.gov/disabilityssi/apply-child.html>

SSI: Child Disability Starter Kit
https://www.ssa.gov/disability/disability_starter_kits_child_eng.htm

Adult Disability Starter Kit
https://www.ssa.gov/disability/disability_starter_kits_adult_eng.htm

Apply Online for Disability
<https://secure.ssa.gov/iClaim/dib>

Social Security Retirement Benefits
<https://www.ssa.gov/planners/retire/yourchildren.html>

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