

## 3/29/23 GCPD WEBINAR

>>: We are ready to begin.

>>: All right. Recording is going to start now.

(Recording in progress)

>>: Hello, everyone. Thanks for joining us today for the governor's committee on people with disabilities. I am the accessibility and disability rights coordination. Today, we're doing a webinar on Social Security Disability benefits. Before I actually begin talking about Social Security benefits, I just wanted to share a little more information about the program. Our mission is to improve opportunities for persons with disabilities to enjoy full and equal access to lives of independence, productivity, and self-determination. We have key services that focus on ten different areas, and two of those service delivery things that I focus on are related to that, improving public awareness of the needs of people with disabilities in regards to these ten areas, and also, collecting feedback and information from the community to help review federal legislation state laws and make recommendations on policies and programs in regards to disability. So Social Security does have four different types of programs or

benefits that they provide. The first is retirement insurance benefits, the second is Social Security survivor



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benefits, then there's supplemental security income, normally SSI, and then there's Social Security Disability insurance which is SSDI. Of these four, the most claims that Social Security handles are retirement insurance benefits. That's -- the percentage of that is 77 percent. So that's a pretty high percentage, which means when you actually go and try to talk to somebody at Social Security, whether it's in person or on the phone, you may notice that they are more familiar with retirement insurance benefits. The SSI and SSDI are not as well known, so they may not have as much information for you on that, so 77 percent is quite a large number compared to those other categories, and that's why we're providing this webinar today to help improve your awareness about disability benefits and work through the process. If you need more advanced information, we can give you resources for that. Okay. The first one we're going to talk about is retirement insurance benefits. This is the Social Security benefit that people will collect when they are ready to retire and they have enough work credits and the earliest age that you're able to retire with full benefits

is 62. Up to the age of 67, it really depends as to when you can claim your retirement, but once you start benefits, you will be eligible for Medicare at the age of 65, not before. And we're going to talk a little more



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about these terms later in the presentation, so if you have questions, please feel free to ask in the Q and A. Social Security survivor benefits is quite a complicated process. This is what happens when a person actually passes away, and they have benefits or could have collected benefits. When people depend on them for that money, they may be able to claim based on that record. Here are a couple of options. For example, a spouse is able to collect at the age of 60 or if they're disabled, they can start collecting at the age of 50, and they will get between 71 and a hundred percent of the disability benefit, but it really depends on how old you are when you apply for survivor benefits. Minors can collect up to the age of 18 or 19, depending on when they finish high school, and then disabled children are those who become disabled before the age of 22, can also collect at any age. You must know -- but this only continues until you're married and those benefits will stop at that point. If a parent is over the age of 62 and are dependent on

their children, then they are able to collect up to 82 percent for a single parent or 75 percent for each parent. However, you should know, all of these people who are already married again -- if you are already married again, you may risk the option of getting a survivor benefit. If you are already collecting another benefit, for example,



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suppose that I am on SSDI already, and my spouse passes away, I then try to claim a survivor's benefit. They will look to see which is the higher amount. If my SSDI is already paying me at a higher amount, I will keep that. There will be no changes. If the survivor's benefit was greater, they would change it over to that. Here are supplemental income SSI. This program is supposed to be a supplemental income. It's a monthly benefit that is paid to a low-income individual who is over the age of 65, blind, or disabled. SSI benefit can also be eligible for other programs like food stamps and Medicaid. Patients are determined by the household income and your resources. SSI or SSDI is for people who qualify and they have a disability and they are under retirement age. They must have worked at least five years, and you get these benefits from your work credits and the disability had to happen within five years of stopping work. Once you

receive these benefits, you will have to wait two years before you are eligible for the Medicare insurance, and the monthly payments will be based on the highest earnings years after the 35 years. So they will average the total of your earnings to see what your monthly benefit will come to. You should know that you have a five-month waiting period before you are actually paid and determined to be eligible, so you will have to prove that you're



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still disabled after this period and then you will get payments. So that really means there's quite a long wait with no money. Some people will have to save money to prepare for this time or you may have to apply for SSI during that until the six-month, and then it will be converted over to SSDI.

>>: I'd like to discuss how to apply for Social Security. The quickest way is to apply online. If you go to SSA.gov, you will make an account and ensure that you're not somebody that's trying to steal another person's identity. They'll go through former addresses, maiden name, middle name, you name it. The other ways that you can fill out your application is by going in person or calling. If you decide to go in person, you should call ahead of time in order to make sure that they

can provide accommodations. You can apply for all of these benefits except for survivor benefits because you must do that in person because you have to provide the death certificate in person. So please call the office in order to make an appointment to make -- to apply for survivor's benefits. So disability determination is on five different questions, and the determination itself, it requires that you either go in person or fill out the application online. Oftentimes, they will not have the answer for you for your qualification or for your



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eligibility immediately. They don't make the determination at that time. They receive your application and then they will forward that to the state disability determination office. The state has this office and they are who will make the final determination on your disability on your eligibility for disability based on these questions. First of all, these five questions, are you working, is your con -- is your condition severe enough, is your condition on the list of disability -- disabling conditions, can you do the work that you were able to do previously, are you able to do any other type of work. These are the five questions that will guide the determination of your qualification or of your eligibility

for disability. When you complete your application, it'll be based on your disability. It's a good idea to take an opportunity to look at the Social Security blue book. This is the list of impairments that -- the list of impairments are in that book, and there is -- everything that shows different eligibility for a variety of disabilities, might be mental health issues. If you're unsure where the disability lies, that does show several symptoms and several conditions that you might be able to find your disability on that list, and these will make an impact -- each of these will make an impact on your eligibility. If you go to this blue book, this talks



about children to adult, and it has different -- has different qualifications. For hearing loss, for a person unaided without a cochlear implant from birth to five, the requirement is a 50-decibel or higher -- 50-decibel loss. That is considered a moderate loss which means you can still hear a lot. You're not hearing everything, but you are hearing -- you do have some. After the age of five, the qualification number is 70 decibels. Then at the age of 18, the eligibility changes to 90 decibels. That means that it's stricter for adults with hearing loss. So a child who has -- it's possible to be a child that has a

hearing loss after 50 who will not qualify anymore once they reach those thresholds guided by the state. So it depends on the eligibility of your condition at your age -- at your specific age. Also, there's a question on the application regarding lifestyle, meaning what you tend to do with your daily activities, and a lot of people make errors on this part. They might say, oh, I wake up in the morning and I brush my teeth, and then I go to work, and then I make lunch, and they'll go through and discuss their daily activities. What the intent of this question is saying, these are things that you don't want to do or that are -- that you have -- you need to list things where you -- list activities where you have barriers. If it's possible you're not hearing the alarm or you're not able



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to get up on time, then you need to write down, oh, I struggle with getting up because I'm unable to hear my alarm, et cetera. If you're able to feed yourself and practice personal hygiene, transfer yourself to the bathroom, walk around, et cetera, it might be that you need a lot of help, but it would be important to list how your daily activities are impacted by your disability. Show these -- show these in your application. So you should talk about your daily living as well as talking



about your affected abilities. There is another part of the application from SSDI for the SSD benefits that requires work credits. Your work credits are also required for retirement as well when people sit and discuss with the Social Security office about retirement, they hear 40 and that -- you are required to have 40 work credits in order to qualify for -- in order to be eligible for retirement. That is not the case for disability. Every year, there are different requirement numbers based on your earnings, and you have a cap of -- you can earn up to four credits. You can earn credits for every 1,650 hours worked, which qualifies for more than -- which you can earn up to \$7,000 if you get all four. So if you imagine, retirement benefits, meaning you can have ten years of four credits with all of the -- with this number in order to receive the highest amount possible. Work



credits that are accepted for SSDI is if you have a recent work test, if you are blind, or if you have work duration. Those are the eligibility criteria. There's a link that will explain more about the benefits, depending on age and -- various age. Obviously, if you are deemed -- if you're determined disabled at a young age, you will not have as many work credits. Look at that link when you

have an opportunity. Work history tests, this is a way where you can have a possibility of earning a minimum of 20 credits or you must have earned money for credits. It also might be -- you must have ongoing work tests based on the years of work credits earned so far until your disability on -- until the onset of your disability. Again, I have a link in this slide to provide more information about the work history test.

>>: Some people always have questions when it comes to the application part where they start asking about your income and resources. This really only impacts your eligibility if you are applying for a Social Security income, not SSDI, that's SSI, so it doesn't matter when you have SSDI how much you earn, as long as it's not over the limit of their earnings. SSI will affect your ability to get SSI, if you earn too much money, so you will want to know what, you know, information they're going to require like your household income, how much your spouse



makes, how much your children make. That also includes roommates. The resources are similar, the same thing as -- in order to be eligible. They will count your savings accounts, your house, and property, but they don't actually count your house unless you own a second property

or if you have a second car. Things like that will count towards your resource limits. And so SSI is, you know, based on resources. Okay. And if you are denied for benefits after you apply, there's an appeal process. You will receive a letter stating why you were denied, and it's just a basic explanation which then tells you you have 60 days to apply for an appeal. If you realize you may have made a mistake on the application based on what I have explained already in previous slides, then you are able to go through one of these four possible steps. You can clarify what was -- made a mistake on previously. Your income changed, something like that, you are able to state those, but here are your four options. Request a reconsideration. There's a form that you'll fill out and send that in. If they feel it's justified, you can convince them to change their mind. You also have a choice of going to a hearing with a judge, which they will try to make sure that, you know, they're talking to you about that instead of just receiving your letter. It is a good idea at that time that you may want to get a lawyer, if



you're at this stage of the process, which is stage 2 or above, because a lawyer would have much more knowledge and be able to convince a judge more so than just an

individual regular everyday person. So there are lawyers who are experts in Social Security benefits who may be able to help you. The third choice is a review of the hearing decision. An example may be if a judge rules against you and says no, that you are not disabled, you can appeal that ruling, and you know, try to figure out why the judge made the wrong choice. The last one is to file in federal district court. Each of these options really do make a big difference. Okay. Benefit payments. There's a maximum payment for each one of these programs. They evaluate this every year based on inflation and adjust it based on the cost of living. If inflation isn't high, then they have a very minimal cost of living adjustment or a COLA. So the maximum payments for 2023, it changes every year, just remember that, SSI 's maximum payment is \$914 for a single person. If it's a couple, it's 1,371, and when I say a couple, that means that both people are disabled. SSDI's maximum is 3,627. Retirement and survivor's benefit maximum could range between -- and it really depends on age of when you apply for your retirement or survivor's benefits, but it could go up to \$4,555. Some benefits updates here. There are some



automatic transitions for benefits. An example would be

that, if you are a child who received benefits and once you turn 18, you are considered aged out of the program. Sometimes parents don't expect this. They think that is going to continue, but that is not the case. You have to reapply as an adult. Why that is, as I remember, as you -- if you remember what I said previously, children had a less strict requirement in order to be eligible as an adult, so you will have to apply again to see if you meet eligibility, or if you become retirement age which could be 65 or 67, depending on your birth year, they will automatically change Social Security Disability insurance to retirement, but the amount should not change. The only thing that's going to change is that, as retirement, there's no limit on your income and how much you can work. There are things called continuing disability reviews. It is required for those people who receive benefits. They want to make sure that no one is cheating the system and taking advantage. So they will have to check periodically to see if your disability that was determined previously is going to continue. If you're going to improve, you know, soon in your disability, and your barrier may go away, then the review may happen within 16 or 18 months from the date of onset. If they feel there's a slight possibility that you might improve, it's hard to predict.



They will review this case every three years, and if there's no chance of improvement, for example, you're deaf or blind, that review only happens once every seven years. The most important to know is, when they contact you to have this review, do not ignore it. If you ignore this, then you will lose your benefits. It is very important to respond and provide all of the information. They will be asking for your medical records to show that you haven't improved. They may want to know your current situation, things like that. So if you decide you want to work and you're receiving benefits, there are ways that you can do that and still keep your benefits. There's a program called ticket to work which may help you go to work and maintain Social Security benefits. There's a lot more information which could be a whole presentation in and of itself, but I would encourage you to take a look into ticket to work. They also have other community resources available here in our area, which may help you become more familiar with work incentives. There's something called a work incentives planning and assistance, which is a WIPA program. They will look at your benefits and tell you that, if you earn this much money, you will be able to keep this, or you may lose your benefits because of that, and so they will help you to decide whether it's better to

go to work or just to maintain your benefits. They will



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also explain to you at what point you will lose your insurance, which is a big concern for many people. They just don't want to lose their health insurance. So if you know you can start work and not lose your benefits or maybe just not get a check every month, but still get the health insurance every month, you can look at the resources for that. There's an advocacy that's under the disabilities of rights Texas organization, and they can explain to you and support you through the process when you're ready to go back to work. If you have a house and you are Section 8 or you want to keep your Section 8 and housing benefits, if you go to work, what's going to happen to those benefits? These are the people that you would want to contact. They will be able to explain to you how the resources work together and how you don't lose your needed benefits. Now we're going to talk about an overpayment. This is not my favorite topic. What usually happens is, when they pay for something that you weren't supposed to receive, then you may owe this money back to them. It happens to a lot more people than you might think, and here's three good reasons why it might happen first is because you weren't qualified for those payments.

You may have worked too much and earned too much money and shouldn't have been allowed to have the benefits or you have income that wasn't reported, you forgot to send a



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paycheck stub one month or you earned too much, you will have to pay that money back, or if you saved too much and didn't realize that you had these extra things or you got a gift from your parents, then that could impact you of being over 2,000 for an individual or 3,000 for a couple. These that I've posted, there's a link there that explains a lot of these so that you're able to take a look at that and compare them and stay within those limits. Some strategies for overpayment situations, if this should happen to you. You receive a letter stating you're got an overpayment. As long as you have this awareness, it should help you. So if you get the extra check and you don't need to use the money, don't use it, but we know most people use the money and you're still going to have to pay it back. You can negotiate a payment plan. Suppose you owe \$5,000, you can fill out the specific form telling them you can't afford to pay it all at once, but you are able to make it in a \$50 payment. They will work on that plan with you. You can also request a reconsideration. If you tell them, I don't think this is



the right amount, no way I could owe you \$46,000, it doesn't sound right, well, they will reconsider and look at how much you've actually earned for the period that they're looking at to make sure they have the right amount. You could request a waiver. If you really can't

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afford to pay it back and you are just not in a place where you can do that, sometimes they may waive the whole overpayment, but the lower it is, the easier it is to get the waiver. If it's a large sum, it's hard to get this. The next is to use an allowable savings option. You may be able to set up a savings account. We did a webinar about that topic recently and went into great detail. If you'd like to learn more about that, download that and watch that from our page. All right. Now we're going to a open it up for questions. I think we have time left.

>>: This recording will be posted on the web page. Yes, it will. We are recording it and we will be posting this. The next question is related to a question about if you can do the work you were previously capable of, maybe you're able to the same type of work, but you can't work full-time because of physical barriers. That's a good question. The best way is to put that on the form for eligibility explaining what your barriers to work are that

you have barriers working full-time and what the purpose of that is and that you are able to work that job part-time and earn some money. That's a viable action. If you are able to keep under a certain threshold, you'll still be qualified and able to collect SSDI. That was a good question. Okay. The next question is discussing if a child receives SSI benefits from her parents and then



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later transfer is under me as a parent, can I -- can my income impact their benefits? The answer is, yes, and it will. When they are able to determine that your child is disabled, they will look at your household income and I understand that some people say that this child is still living with another parent. That's a factor to take into consideration, but they will be able to adjust the child's benefit based on the household income where they currently reside. How long are you able to appeal a judge's determination or decision? Hmm, honestly, the answer is, the sooner, the better. I believe you have up to 60 days to appeal for the process. If you have all of your supporting evidence and you can show that you have a need for it, it's possible there's a conflict because you were working or you were unable to -- you were unable to do the work, it might be beneficial to hire a lawyer to be able

to do that work for you, to do that advocacy for you.  
Okay. There's a question discussing transferring from youth to adult from -- transferring from youth to adult and what you're able to apply for prior to transitioning to adulthood. I'm not exactly sure about this question. It might be that you need to speak to a specialist about that. I would assume, in that case, that, when the child turns 18, they'd be able to apply because they -- and they will be sent a letter that says that their benefits will

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stop on their 18th birthday, and it'll provide an explanation of the process in order to apply for adult benefits. So you should receive that letter that explains the process. Somebody asked if the benefits would be related to short-term disability or long-term disability. These are two different types of categories. Short-term disability and long-term disability are -- short-term disability and FMLA is based on your employer. They have insurance, and you can receive that, and I -- you might be strongly encouraged -- they will strongly encourage you to apply for Social Security because they will lose money because they have to pay for it, so they might encourage you to apply for Social Security Disability. It depends. You might be able to, and it might be that you receive

more benefits from the social security administration. And I would say, if they want to -- if your job site is requesting that you go to Social Security, it might be helpful for you to hire a lawyer in that situation. Maximum payment that you can receive, somebody requested that information, it is based on prior -- is it based on prior earnings? Not exactly. The maximum benefits you can receive is based on a government determination of what that maximum is. How -- did -- it's not -- it doesn't matter what your income is. It's based on the government determination. So if you have worked for -- maybe you



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were earning \$40,000 a year on average, your payments would probably come out to be 70 to 80 percent of that income, approximately. So there's a maximum, and you will not be able to receive the maximum because it depends on -- because Social Security is based on taxes, et cetera. We had another question come in through the chat about if you are receiving federal benefits, can you still qualify for Social Security benefits, and the answer is, typically, no. If any time you are working and you are not paying for Social Security taxes, if you aren't paying that information, then you're not earning your credit to go towards your work credit for your aggregated income.

If you are working for the federal government and you decide to retire and you start taking -- you start receiving your pension from the federal government, and lettuce's say you work for another ten years, you will be eligible for that ten years for Social Security income, but they will still look at your government work as history. It'll be used as work credit, but not for your payment. It's very complicated. I understand. I encourage you to work with an expert in a Social Security specialist who works specifically with the federal government and their benefits programs as well. Somebody requested an approach to getting insurance through Medicare. I'm asking for clarification. Oh, okay. So



when you're on the waiting list for Medicare, people often are -- it's possible they might not have any insurance until Medicare kicks in. If that's the case, you can apply for Medicaid. If you are -- if you are eligible for Medicaid based on income, you can receive Medicaid before you are granted Medicare. Somebody asked if somebody could apply -- hold on, let me look at this again. Yes, as a parent, am I able to apply for benefits for my children based on mental health disability? Yes, you can, but it would be under your child's -- your adult child's

name, meaning it would -- the benefits would apply to the child, not to you. If your adult child is unable to manage their own finances, then you can designate a person as a financial manager on their behalf. When you go to the blue book, you'll see a list of mental health conditions or cognitive disabilities that your child might be eligible for under which your child might be eligible. There are common mistakes for Social Security denial. There's three main ones that before. One has to do with the daily activities. I see many errors in that in putting down what they are able to do every day without speaking to the errors. So the important part is writing the barriers to daily activities. What that means is activities that you have noticed barriers due to your disability needs to be written down. That's the number



one error that I see that results in disqualification. A second one is maybe not having enough medical determination, enough evidence, or possibly ignoring communication. Should they call you or e-mail you, don't ignore that. Pay attention to every item of mail, every phone call that you get. It shows that you're interested in receiving the benefits and they will tend to answer more quickly. What if your disability has worsened after

you have submitted an appeal? You could try to submit new eligibility evidence and during the next step, you can say, hello, here is more support and more evidence for my reasonings behind requesting a disability determination or you could go through the process with the entire disability condition starting over with the disability condition. Next question, somebody -- the question is related to a person who is -- has been on SSDI for a period of time and they turn 65. The question is would they be able to have any raise. It depends on -- because of the cost of living adjustment that -- it won't change except for that, but you will not have the same kind of work limitations that you would have as a person with disabilities, if you would like to transfer to the Social Security retirement. If you are 65 and you are SSDI, you have a limited amount that you are able to work. If you change to the retirement plan, you are capable of



working without limitations. There are some limitations, but it is not quite as strict as the disability limitations. Somebody asked if their daughter is able to receive SSDI benefits without having ever worked prior. The answer is, no. They can receive SSI because that is for any person who has limited income. SSDI is based

solely on people with work experience. For example, I graduated from high school and say I graduated from high school, I went straight to work after that and worked for five years, and then I lost my job due to a disability. I would be able to apply for SSDI because of that five-year work experience. Here's a question about the ability to learn more. There are two ways that you can get more in the --

>>: An able account.

>>: That you can get an able account. Thank you.

There's a lot of information on our website, and also, if you go to -- hold on, let me find the link. The link on this slide at the very top on this PowerPoint, if you go to this link, there's a list of -- there's information of a variety of savings accounts. There are some that you can use for this to protect such as a trust, et cetera. There's a list of information on that link. I'm sorry, could you say that again? Somebody requests who the experts are who determine disability eligibility. They



use what you have shared on the application as well as information from your medical professionals. They might also send you to their medical professional to help them make a determination. They will aggregate all of that



information and base a determination on that. Each individual is different, but they do tend to -- they strictly follow the blue book. If the blue book say that these symptoms match this disability, then they will follow that blue book. They don't make these determinations based on their personal feelings about any disability. Somebody asked if it was possible to get an SSDI and continue to work. The answer is, yes, it's possible. With SSDI, I believe you can have a nine-month trial period of work, and you can work -- you can earn as much as you would like without having any impact to your benefits. After that trial period, they will look to see how much money you are earning, and after the SGA, which is the substantial gained activity SGA, if you are past this limit, then it will change. Based on my time from receiving Social Security insurance, I want to say it was something around \$1,000. At this time, I believe it has changed, but once you pass that threshold, you won't receive benefits for that month and for onward. If you are under that threshold, then you will continue to receive benefits, but your benefits will fluctuate,



depending on how much money you earn in a month. If you are doing this, I believe you have a cap of up to five

years to have this or if you -- to have this flexibility, or if you do lose your job, then your time starts, that's fine, but you do have a five-year safety net, if you are interested in getting back to work, and I understand after you lose your disabilities, it does mean that you will have to apply again. Are we required to -- are we required to provide --

>>: U.S. citizen.

>>: Are we required to be a U.S. citizen to apply for SSDI to apply for Social Security benefits? Honestly, anybody can apply for Social Security benefits, but it is typically required that you are a U.S. citizen. There are some exceptions to that requirement, but I encourage you to look at your current situation, and if you are a legal resident, if you have refugee status, I believe you can receive limited benefits. There are so many questions in here. Somebody said, my daughter's neurosurgeon has retired, and now I cannot receive her medical records, and the question is what to do in that situation. Of course, there are many exceptional experiences that I've seen throughout the year, but you can put that down on your application and say -- and be clear that says that your daughter has had this disability and was treated by this

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person, but unfortunately, they've retired. The SSA will send you to their medical professional in order to receive evaluation at that point.

>>: Someone is asking if I'm a person who is working and I get injured on the job and now that's limited my ability to work, can I apply for Social Security benefits. Well, that's a yes and no. If you're injured actually on the job, you would want to apply for a worker's comp, and after that process, if you believe that the disability is going to be permanent and ongoing, then you can apply for Social Security benefits, also, but the worker's comp and Social Security could happen both at the same time. There is a limit of a combined benefit for the two. What is an able account, someone asked. It's a special savings account that allows a person to save money beyond the limits of that 2 or \$3,000 resource limit -- the 3,000 for a couple. You have to qualify, and it has to be used -- like suppose you want to buy a house or a specific list of things that they offer, you can't just use the money on whatever you would like. It has to be something on the list. The question has been asked -- let me ask her to repeat this. They're asking, if you are already receiving Medicaid from the state of Texas and my waiting period is over, can I then get Medicare, does my Medicaid stop at that point? Well, yes. A lot of people have both, but it



really depends. One or the other could stop. What are the medical documentation requirements for SSI or SSDI has been asked. The blue book that I've mentioned shows exactly what medical documentation is required. An example might be that, if you are a hearing loss as one of the examples I've given you, you usually need an audiogram to prove that. So that's one kind of medical documentation that you'd want to provide. For impairments, they require a lot more documentation, like a mental health impairment, which shows that you must have at least two years of treatment showing the struggles and that it can't be something that just happened recently. It would require that you have had some serious experience and treatment throughout the process, and so the blue book actually lists any specific situation that may apply to you. Please refer to it. I've got a good question now. If anyone needs help with applying for Social Security, you fill out the -- you feel that the application is overwhelming, you can go to the center for independent living. There are a lot of state centers that provide support that live independently. You can go there and schedule an appointment and let them know that you need a Social Security expert, and they will be able to help you

with that process, or you can hire a lawyer to help you.  
What's the page for the webinar -- you would like to know



the Internet address? We'll be sending you a certificate of appearance by e-mail, and that e-mail will have a link to our web page and it'll have a survey that you fill out. You can click on that and see the recording, if you'd like. This says, my child has already worked for five years. Does she have to earn a specific amount of money before she can qualify to apply? No. She does not have to earn any specific amount of money. Instead, it's really up to at least \$7,000 a year, approximately, then she will get credit for the whole year. After that, it really doesn't matter. The most important part is that there's an age requirement because the age will then determine how many credits she has to have to qualify, so if your daughter is, you know, 50 years old, then the number of credits is going to be much higher for her to qualify for disability insurance whereas if she were, you know, much younger, then -- and she'd only worked since the age of 18, then she'd qualify with less credits, but the income she's currently making will impact how much she receives. So let's just say her earnings were, you know, at McDonald's. For example, she didn't earn a lot of

money, so she applies for SSDI, and they say, well, she only made \$50 every month, and so she can still apply for SSI, which is 916, I think, but she will be able to qualify for both her SSDI and SSI, but that only happens



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when SSDI earnings come out to less than if you had gotten SSI. Another question is, how can I prepare when I am gone and I want my children to receive benefits? They're already disabled, and they would not know how to apply for survivor's benefits. That's a real challenge. You would want to make sure there is someone available who could help them through the process. When you have retirement benefits or Social Security benefits yourself, then your disabled children will get a letter and it really depends on -- because he's a dependent on you, they will send it to your son or daughter or whatever, and it'll say, here is the process for applying yourself. If you have somebody you trust, they should be able to help them with the process and follow what the letter instructs them to do. A question has been asked, if a child does not have enough work credits to apply for SSDI, can they use their parent's work history? The answer is no. It is based on the individual's disability. If the parent has passed away, they can apply for survivor's benefits based on the

work credits that the parents had earned. What organization helps with the initial application? Same as I recommended before. The centers for independent living. What is the relationship between SSI and SSDI and Medicaid? SSI recipients, when you apply for that, and you get it, Medicaid comes with it automatically. SSDI



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recipients will receive Medicare, which has a two-year waiting period. Some people apply for Medicaid while they're waiting just to help with their insurance needs. You are able to get both Medicare and Medicaid, but you should know, to apply for Medicaid, that's going to be based on your disability and your income at that time. It's not because of you having Social Security benefits. Somebody is asking -- they would like to know how well I know when I am eligible for Medicare. Well, you'll receive a letter after that two-year waiting period. As you get close to that time, they'll be letting you know, Medicare is going to be starting soon. You're going to have parts A and B, and A is free. That's all of your hospital visits, but B costs money. If you want to see a doctor or things like that, you have to pay for that, and so they're going to offer you these options and if you don't want to pay for part B, you can opt out and say you

don't want that. That's going to be your decision. We want to thank you all for all of these questions. If you do have additional questions, please e-mail us. We are out of time now. I'm going to show this on the next slide. Here is my contact information. Also, we do have policy recommendations that are posted on our website, and remember, as I mentioned before, we like to collect information from community members and feedback as to how



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we can help and support changes and policies and programs that are needed. Every two years, we collect all of this information and make a final report that's submitted to the state legislature for review. This is what it looks like. You can access this information now. We are in a legislative session. There's lots of information of what has been proposed for this year. If you would like to have additional recommendations where you feel like we need to do more, contact us and we can have a discussion on how we can add this to our reports for the legislature to review. All right. Thank you all very much for joining us today. I hope you have a wonderful day. Thanks. Bye bye.