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“A PROMISE OF HOPE”

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- Appreciated stock that you have owned for at least a year.
- Frequent-flier miles and similar perks from credit cards or other rebate programs.
- A gift for a child from a child - help your children or grandchildren pick out a stuffed animal or toy to give to a child in the hospital.
- Time – Volunteer for Patient Advocate Foundation.

Become a Partner in
Progress with a Monetary
“Promise of Hope”

- Donate a tax-deductible contribution In Memory of or In Honor of someone special.
- Encourage the company or organization you are employed with to match your contribution.
- Consider making a donation even if you don't have cash, using your VISA or MasterCard.
- Remember Patient Advocate Foundation in your estate.

Patient Advocate Foundation

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A Greater Understanding

Social Security Disability Insurance (SSDI) vs. Supplemental Security Income (SSI) and Subsequent Entitlements



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A Greater Understanding

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■ MISSION STATEMENT

Patient Advocate Foundation is a national non-profit organization that serves as an active liaison between the patient and their insurer, employer and/or creditors to resolve insurance, job retention and/or debt crisis matters relative to their diagnosis through case managers, doctors and attorneys. Patient Advocate Foundation seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment and preservation of their financial stability.

Editors Note:

This is the fourth in the series “A Greater Understanding” brochures developed by the Patient Advocate Foundation. The information contained herein is in response to frequently asked questions (FAQ’s) by patients. This brochure is intended to provide a general yet informative response to these inquiries. Any incident, inquiry or issue may vary according to these specific facts and circumstances relating to the individual.

Patient Advocate Foundation

■ PUBLICATIONS

- *The Managed Care Answer Guide*
Available in English & Spanish
- *The Patient Pal*
Available in English & Spanish
- *Your Guide to the Appeal Process*
Available in English & Spanish
- *First My Illness...Now Job Discrimination: Steps to Resolution*
Available in English & Spanish
- *Your Guide to the Disability Process*
Available in English & Spanish
- *The National Financial Resource Guide for Patients: A State-By-State Directory*
- *Too Young To Be Ill...*
A Practical Survival Guide for Caregivers of Children and Young Adults
- *Guide to Health Savings Accounts*
- *Promoting a Healthier African American community*
- *Promoting a Healthier American Indian and Alaska Native Community*
- *“A Greater Understanding” series*
A series of pamphlets written to provide answers to the most frequently asked questions regarding health care.

If you would like further information about any of these publications, please contact our office or visit our website: www.patientadvocate.org.

SSDI

SSDI is a federal disability program designed for individuals who have worked enough to earn sufficient “work credits”. Under this program, monthly payments are based on the individual’s earning record, which is on file with the Social Security Administration.

SSI

SSI is a federal financial assistance program which provides monthly payments to individuals who have either never worked or have insufficient credits on their earnings record to qualify for SSDI. SSI recipients are typically required to have limited financial resources and assets that do not exceed \$2,000.00. In 2006, the basic SSI benefit program will pay \$603.00 per individual or \$904.00 per couple per month.

These programs are administered by the Social Security Administration and the disability criteria are the same for both. In order to qualify for SSI or SSDI, an individual must have an impairment or a combination of impairments that preclude substantial gainful work activity that is expected to last a ***continuous period of 12 months or longer or that is expected to result in death.***

The challenge for patients who are diagnosed with progressive diseases, such as early stage cancer or multiple sclerosis, is that upon initial application their condition may not meet the Social Security disability requirements. A patient may expect to undergo surgery, with an estimated recovery time of six weeks, and then complete a chemotherapy regime which lasts for six months after

which time the disease will have been eradicated and the patient can return to normal activities. Unfortunately disease paths are not predictable nor is a patient’s ability to tolerate certain treatments or therapies, which leaves many Americans with no access to disability income, or the subsequent health coverage benefits, during a crucial time in their lives.

There are certain steps that you can take to ensure a smoother and more expedient application and approval process. We have provided a list of tips below:

- Apply for SSDI/SSI benefits as soon as a critical diagnosis is rendered.
- When you go to apply for benefits, take a copy of your medical records and a letter of support from your physician.
- Bring a list of medications you are currently taking.
- Submit a copy of your most recent tax return along with a recent pay check stub.
- Make sure that you can provide appropriate documentation such as your Social Security number and the name, address, and phone numbers of your treating physicians.
- Get the name of a specific case worker who will be reviewing your file.

Be aware that many disability applications, up to 60% of all filed, are denied the first time. Do not give up! You have the right to appeal this denial and can do so very effectively with the proper medical support; physician’s notes which indicate a decline in your condition, the onset of medication side

effects, etc. Do not file a new application after a denial, appeal the original decision and request that your record be reviewed again. SSDI benefits can be paid retroactively up to a year from the date of official disability. For more on the application process you may call 1-800-772-1213 or visit www.ssa.gov. To request a copy of *Your Guide to the Appeals Process*, a guide for patients facing insurance or disability denials, call the Patient Advocate Foundation at 1-800-532-5274 or visit www.patientadvocate.org to download the publication.

Once a person is approved for SSDI or SSI they are able to access many additional resources such as Medicare and Medicaid. Upon approval for benefits the Social Security Administration will issue a *Notice of Award* letter which advises you of their determination. This letter contains two important terms: *deemed* and *entitled*.

- *Deemed* = the date that your disability was officially recognized.
- *Entitled* = the date on which you can actually begin to access the benefits.

In most states individuals who qualify for SSI will also become eligible for Medicaid. For those who receive SSDI approval, they will begin receiving monthly payments after 5 full months of disability and will be entitled to Medicare coverage 24 months after the entitlement date, which is the date that a person becomes eligible for payments. Please recognize that it actually takes 29 months from your disablement date until you are eligible for Medicare coverage, not 24 months, which is a common point of confusion for recipients.

COBRA

Many disabled individuals who seek health coverage through employer sponsored COBRA (Consolidated Omnibus Budget Reconciliation Act) plans. Under ordinary circumstances COBRA coverage is only offered for a period of 18 months. However, there are special provisions for disabled beneficiaries. You may qualify for an 11-month COBRA extension if you are deemed disabled by the Social Security Administration within the first 60 **days** of the COBRA election period. This regulation makes it critical for a patient to apply for SSDI/SSI immediately upon the activation of your COBRA benefits. The patients is also responsible for notifying the employer once disability status has been awarded. To learn more about your rights to health benefits under COBRA you may visit www.dol.gov/dol/pwba.

For those facing serious illnesses which result in dramatic lifestyle changes and emotional adjustments these program guidelines may seem overwhelming. The Patient Advocate Foundation offers a host of direct patient services including assistance with Social Security denials, debt crisis intervention, access to care for the uninsured and underserved patient populations, and medical claims reconciliation. Should you suffer from a chronic, debilitating or life-threatening disease and wish to receive individualized assistance from a member of our case management department, please call 1-800-532-5274.