

Increasing Access to Social Security Disability Benefits: SOAR for Veterans

Substance Abuse and Mental Health Services Administration
(SAMHSA) SOAR Technical Assistance Center
Policy Research Associates, Inc.

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SSI/SSDI Outreach, Access, and Recovery (SOAR) Overview

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Disclaimer

The views, opinions, and content expressed in this presentation do not necessarily reflect the views, opinions, or policies of the Center for Mental Health Services (CMHS), the Substance Abuse and Mental Health Services Administration (SAMHSA), or the U.S. Department of Health and Human Services (HHS).

Purpose and Objectives

- Identify the benefits of using the SOAR model to serve Veterans
- Provide an overview of SSI/SSDI and documenting disability
- Discuss income maximization and combining SSI/SSDI with other income sources
- Explore Veterans Affairs (VA) and SOAR Resources
- Access SOAR training and connect with local SOAR contacts

What is SOAR?



- A model for assisting eligible adults and children to apply for Social Security Administration (SSA) disability benefits
- For individuals who are experiencing or at risk of homelessness and have a serious mental illness, co-occurring substance use disorder, or other physical disabilities
- Sponsored by SAMHSA in collaboration with the Social Security Administration (SSA) since 2005
- All 50 states and Washington, DC currently participate

SOAR Works!

Cumulative Outcomes

CUMULATIVE INITIAL
APPROVAL RATE / **65%**

47,751

Cumulative
initial approvals

7,459

Cumulative
appeal approvals

55,210

people receiving benefits
because of SOAR

*National SOAR outcomes as of June 30, 2020

<https://soarworks.prainc.com/article/soar-outcomes-and-impact>

SOAR Super Stars!



76%

APPROVAL
RATE

Top States

TOP 10 STATES*

Pennsylvania	Oklahoma
Tennessee	Virginia
Maryland	Oregon
Arkansas	Georgia
North Carolina	Michigan

*Inclusion: Highest cumulative approval rates on initial application for states with at least 325 cumulative decisions, at least 24 decisions in 2020 (2 per month), and a 2020 approval rate above the national average. **Combined, these states had 26,323 decisions**

Importance of SSI/SSDI for Veterans

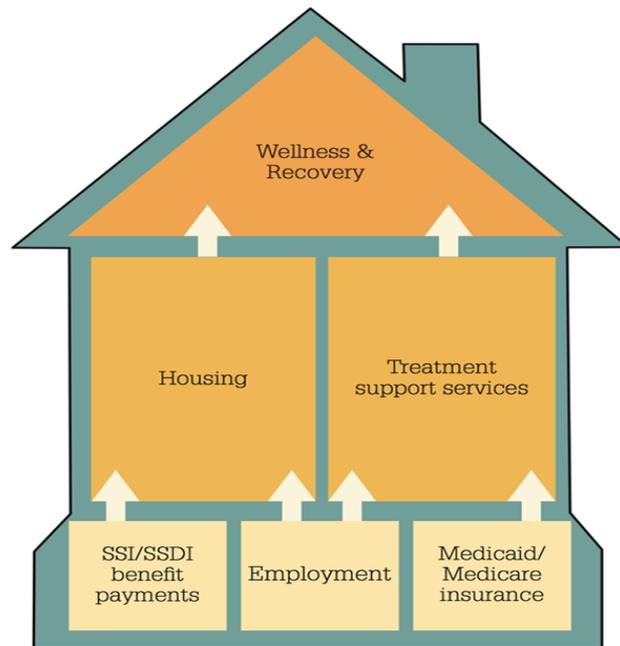
- SSA disability benefits can provide access to:
 - **Income:** Veterans can receive Supplemental Security Income/Social Security Disability Insurance (SSI/SSDI) in conjunction with, or as an alternative to, VA disability benefits
 - **Health insurance:** Veterans can use the Medicaid and Medicare health benefits that come with SSI/SSDI to supplement VA health services
- For Veterans with disabilities, SSI/SSDI can increase income and housing stability, and reduce their future risk of homelessness
- Opportunity for staff serving Veterans to help with both SSA and VA disability benefits

A Foundation for Recovery and Resiliency

More Than Income

- Access to health care and housing
- Increased education and employment opportunities
- Decrease in incarcerations, institutionalization, and hospitalizations

SSI/SSDI: One Brick in Foundation



SSI and SSDI: The Basics

Supplemental Security Income (SSI)

(Adults and Children)

- Eligibility based on need: low income and resources; living arrangement
- Monthly amount based on Federal Benefit Rate: \$783/month (2020) \$794/month (2021)*
- Date of eligibility based on Protective Filing Date/Application Date
- Health insurance: Medicaid
- The definition of disability is different for adults and children

Social Security Disability Insurance (SSDI)

(Adults only)

- Eligibility based on insured status (FICA payments)
- Monthly amount based on earnings history
- Date of eligibility based on “date of onset” of disability, 5 month waiting period
- Health insurance: Medicare
- 2-year waiting period for Medicare

SSA's Definition of Disability for Adults

- The inability to engage in any *substantial gainful activity (SGA)* \$1,260/month, in 2020. Increases to \$1,310/month starting January 2021.
- By reason of any *medically determinable* physical or mental *impairment(s)*
- Which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.

How Health Care Navigators can Help

- Connect the Veteran to health care
 - Arrange for mental health and medical evaluations
 - Gather medical records in support of SSI/SSDI application
- Documenting disability
 - Your documentation of the Veteran's symptoms and limitations in daily activities, social interactions, and concentration supports the SSI/SSDI application

Income Maximization and Connecting with Resources

Jen Elder, Senior Advisor, SAMHSA SOAR TA Center

Income Maximization

- SSI/SSDI can work **in combination** with other income sources to support the Veteran/Veteran family in securing income and housing stability
- Veterans may be eligible to receive both SSA and VA disability benefits
- Employment is possible and encouraged while applying for and receiving disability benefits



VA Income and Benefits Calculator

- Designed to encourage individuals to utilize SSA work incentives to maximize their income
- Includes separate calculators for SSI and SSDI beneficiaries
- Provides a visual and calculated representation of how increasing income from employment or other benefits will affect overall income.

SSI Calculator: Employment and Unearned Income

To estimate total gross monthly income, fill in the box below using monthly amounts:

	Unearned Income (VA or state benefits, etc.)
	Gross Monthly Wages (before taxes)
	Plan to Achieve Self-Support (PASS)
	Impairment Related Work Expenses (IRWEs)

Unearned Income

\$0.00	Unearned Income (VA benefits, state benefits, etc.)
-\$20.00	General Income Exclusion
\$0.00	Total Countable Unearned Income

Earned Income from Wages

\$0.00	Gross Monthly Wages (before taxes)
-\$65.00	Earned Income Exclusion
-\$20.00	Any remaining General Income Exclusion
\$0.00	PASS Plan
\$0.00	Impairment Related Work Expenses (IRWEs)
\$0.00	Gross wages, after subtracting exclusions
+ 2	Divide by 2 (SSA counts \$1 for every \$2 earned)
\$0.00	Total Countable Earned Income

\$0.00 Total Countable Income (Unearned + Earned)

Calculating SSI Benefit Amount

\$771.00	SSI Federal Benefit Rate (\$771 in 2019)
\$0.00	Add an SSI State Supplement (if applicable)
\$0.00	Total Countable Income
\$771.00	SSI Benefit Check

Calculating Gross Monthly Wages

\$0.00	Hourly Pay
0.00	Hours Worked (monthly)
\$0.00	Gross Monthly Wages (pre-tax)

Total Monthly Income (Before Taxes)

\$0.00	Unearned Income
\$0.00	Gross Monthly Wages
\$771.00	SSI Benefit Check
\$771.00	Total Gross Monthly Income

Total Monthly Income (Before Taxes)



- Unearned Income
- Gross Monthly Wages
- SSI Benefit Check

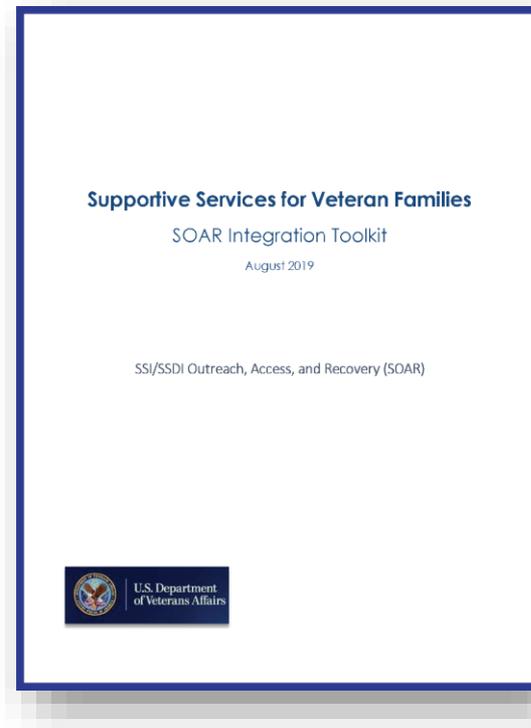
Note: This calculator is for estimating income only. The Social Security Administration will make the official determination when you report your unearned income and wages.

<https://soarworks.prainc.com/article/income-benefits-calculator>

SSVF and SOAR Implementation Guide

- Helpful guide to review:
 - SSI/SSDI eligibility criteria
 - SSA work incentives
 - Combining income streams
 - Collaborating with other community programs
 - Connecting with SOAR State and Local Leads

<https://soarworks.prainc.com/article/ssvf-soar-integration-toolkit>



How Health Care Navigators can Help

- Explore all potential income sources with the Veteran, along with eligibility criteria
 - Connect the Veteran with disability application assistance and employment supports
- Use the VA Income and Benefits Calculator to start discussions about income maximization
 - Connect the Veteran with a benefits planner
 - SSA: Ticket to Work – <https://choosework.ssa.gov>
 - VA: VSOs and Regional Benefits Office

Benefits of the SOAR Online Course



SSI/SSDI Outreach, Access, and Recovery (SOAR) Online Course: Adult Curriculum

- Standardized training provided across all geographic areas
- SOAR Leaders can coordinate follow-up training and support
- Course is FREE, web-based, and self-guided
- 20 CEUs from National Association of Social Workers (NASW)

Getting Involved: Time Commitment

- Training: 20 hours
- 20-40 hours per complete application
- SOAR Critical Components
- Outcome Tracking
- Benefit to Your Agency and the Individuals You Serve



Getting Involved with SOAR

You want to be a SOAR provider? That's great! Here's what to expect.

SOAR promotes recovery and wellness through increased access to Social Security disability benefits for eligible individuals who are experiencing or at risk of homelessness and have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder. SOAR providers assist individuals with complete and quality applications. This is not an easy task, and we want to be sure that you understand the commitment required – we believe it is well worth the effort!

Training

The SOAR Online Course trains providers to assist individuals with the Social Security disability application process. The course includes an Adult Curriculum for assisting with Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) claims for adults and a Child Curriculum for assisting with SSI claims for children.

- The SOAR Online Course: Adult and Child Curriculums are free and are located on the SOARWorks website (<https://soarworks.prainc.com/content/soar-online-course-catalog>).
- Each curriculum consists of seven classes, each of which has a series of articles, short quizzes, and a practice case component. The practice case provides an opportunity for trainees to apply what they have learned in the course by completing a sample application packet for a fictitious applicant using SOAR techniques.
- It takes approximately 20 hours to complete each curriculum and participants can work at their own pace, starting and stopping as they wish. However, we encourage students to complete the curriculum within 30 days to retain the information learned.
- Upon successful completion, participants will receive 20 CEUs (continuing education units) from the National Association of Social Workers (NASW).

Many SOAR Local Leads offer one-day SOAR Online Course Review Sessions to review key components of the curriculum, discuss local/state practices, and connect new providers to local Social Security Administration (SSA) and DDS (Disability Determination Services) offices.

Time Commitment

We estimate that each SOAR application will take approximately 20-40 hours to complete, from initial engagement to receiving a decision on a claim. This generally occurs over the course of 60-90 days.

- The time spent on each application will vary depending on the amount of engagement that is needed as well as other variables such as the experience level of the SOAR worker. For example, engagement with an applicant who is residing in an institution may take 20 hours, while it may take longer to connect with someone who is living outside or difficult to contact.

SOAR Critical Components

SOAR providers with higher approval rates credit their success to implementing the SOAR critical components¹ and submitting high quality applications. Use of these components significantly increases the

Oh, the Support You Will Receive!

SOAR TA Center Activities and Support



SOAR Online Course



SOAR Leadership Academy



SOAR Online Application Tracking (OAT) Program



SOARWorks Library



Individual Technical Assistance



SOARing Over Lunch

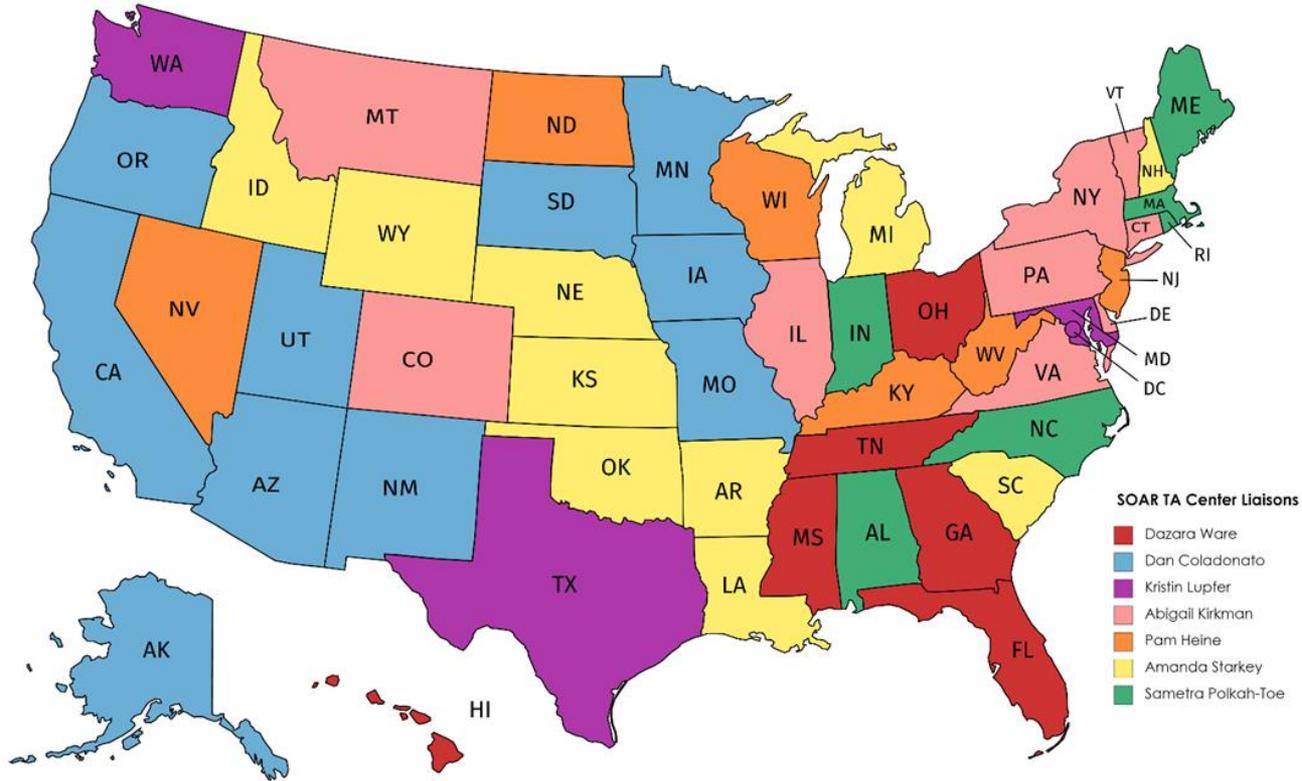


SOAR eNews



Bi-Monthly Webinars

Connect with SOAR in Your State



Connect with
your state's
SAMHSA SOAR
TA Center
Liaison!

Additional Resources

- SOAR Works Website and Online Course: <https://soarworks.prainc.com/>
- SOAR and Veterans: <https://soarworks.prainc.com/topics/veterans>
- SSA Disability Information: <https://www.ssa.gov/benefits/disability/>
- SSA Employment Supports: <https://choosework.ssa.gov/>

Thank You

SAMHSA's mission is to reduce the impact of substance abuse and mental illness on America's communities.

<https://soarworks.prainc.com>

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