

# Improving Access to SSI/SSDI: The Maryland SOAR Program

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Department of Health

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# The Federal Disability Programs: SSI and SSDI

# SSI and SSDI

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## Supplemental Security Income (SSI - Title 16)

- Provides income (\$750 per month in 2018) to individuals that are disabled, blind, or aged, and are low-income
- Medicaid in Maryland

## Social Security Disability Insurance (SSDI - Title 2)

- Provides income (dependent on earnings put into SSA system) to disabled individuals with qualifying earnings history
- Medicare provided after two years of eligibility in most instances

## Social Security Administration (SSA)

- Both programs are administered by the Social Security Administration with disability evaluated by state contracted agency – Disability Determination Services (DDS)

# The Problem

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- Only about 30 percent of all applicants are typically approved on initial application
- Only about 10 to 15 percent of homeless adults who apply are typically approved on initial application
- Appeals take years and many potentially eligible people give up and do not appeal

# Barriers to Accessing SSI/SSDI

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- Complexity of process
- Medical records do not address functional impairments and inability to work
- Knowledge of the disability determination process and disability programs
- Communication at all levels of the process (community providers, SSA, DDS)
- Possible inconsistent treatment history

# Why access to SSI/SSDI is so Important

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SSI/SSDI can provide access to:

- Housing
- Income
- Health insurance
- Preventing or ending homelessness
- Promote recovery for people with disabilities

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# Determining Disability

# Key Question: Can a Person Work?

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- SSA's process is about an individual's ability to work and earn a certain amount of gross earnings (Substantial Gainful Activity/SGA)
- In 2018 SGA is \$1,180/month gross
- People who work part-time may qualify if earning under SGA
- Serious illness that causes no impairment won't qualify someone for SSI and/or SSDI
- To qualify, an illness must cause problems with functioning, called functional impairment



# SSA Definition of Disability

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“The inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months.”

*Basically asking: Can you work?*

# Sequential Evaluation Process

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- Is the claimant engaging in SGA?
- Is the impairment(s) severe?
- Does the impairment(s) meet/equal listings?
- Does the impairment(s) preclude the ability to perform past relevant work?
- Does the impairment(s) preclude the ability to perform other work?

# Listings for Mental Impairments: SSA Blue Book

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- Neurocognitive disorders
- Schizophrenia spectrum and other psychotic disorders
- Depressive, bipolar and related disorders
- Intellectual disorder
- Anxiety and obsessive-compulsive disorders
- Somatic symptom and related disorders
- Personality and impulse-control disorders
- Autism spectrum disorder
- Neurodevelopmental disorders
- Eating disorders
- Trauma and stressor-related disorders

# Sample A Criteria

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Depressive disorder, characterized by five or more of the following:

- Depressed mood
- Diminished interest in almost all activities
- Appetite disturbance with change in weight
- Sleep disturbance
- Observable psychomotor agitation or retardation
- Decreased energy
- Feelings of guilt or worthlessness
- Difficulty concentrating or thinking
- Thoughts of death or suicide

## B Functional Criteria

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1. Understand, remember, or apply information

*For example: Memory, following instructions, solving problems*

2. Interact with others

*For example: Getting along with others, anger, avoidance*

3. Concentrate, persist, or maintain pace

*For example: Task completion, focusing on details, distractibility*

4. Adapt or manage oneself

*For example: Hygiene, responding to change, setting realistic goals*

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# Medical Summary Report

# Importance of Functional Descriptions

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- Impact of person's impairment(s)
- Based on collection of personal, medical, and collateral information
- Clearly explains:
  - Nature of impairment
  - How/if linked to illness
  - Impact on functioning and life, especially regarding ability to work

# Example Functional Description

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Bob exhibits significant restrictions in ability to adapt and manage himself. His mood fluctuations, intrusive worry, and low motivation negatively impact his ability to get out of bed in the morning. He reports that he knows how to cook, but has little motivation to do so. He does not go grocery shopping for himself because he gets easily frustrated with having others around him and he cannot tolerate it if the store does not have the exact item he is looking for.



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

# What is SOAR?

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- Strategy to help states and communities increase access to SSI and SSDI benefits for individuals who are homeless or at risk of homelessness and diagnosed with a severe mental illness
- National program sponsored by Substance Abuse and Mental Health Services Administration (SAMHSA) with programs in all 50 states and Washington, DC
- Increases provider role and engagement
- Aims to serve those who are most vulnerable
- Focuses on obtaining benefits as an aid to recovery, not an end in itself

# SOAR in Maryland

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- Have SOAR trained providers in all counties and Baltimore City
- Each SOAR jurisdiction has a SOAR local lead
- SOAR local lead coordinates work groups, liaises with DDS and helps trouble shoot issues
- In some jurisdictions, including Montgomery County, there are full time SOAR case managers
- State (through Behavioral Health Administration) provides ongoing technical assistance and support

# Basic SOAR Eligibility

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- Must be 18 or older
- Must be homeless or at risk of homelessness
- Must have a severe mental health issue
- Must be unable to work because of mental health issues
- Cannot have an SSI/SSDI case already pending at the Hearing Level
- Must be referred to, assessed by, and prepared to work with a SOAR-trained case manager

# Maryland SOAR Outcomes

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- Over 1340 SOAR applications adjudicated with overall average approval rate of 82 percent
- Average approval rate for initial SOAR claims is 85 percent in an average processing time of 79 days. In FY2017, average approval rate was 93 percent.
- Maryland has the third highest approval rate in the country.
- Many applicants have previously had claims denied prior to using the SOAR process.

# Resources

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For more information visit:

- SOAR National TA Center:

<https://soarworks.prainc.com/>

- SSA website: <https://www.ssa.gov/>

- SSA Blue Book:

<https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

# Presenters' Contact Information

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