

SSI vs. SSDIB

- ▶ Standards for Disability are the same
- ▶ SSI is welfare based (income and asset limitations)
- ▶ SSI = Medicaid
- ▶ SSDIB = Medicare
- ▶ SSDIB requires 40 quarters (20 of last 40)
- ▶ SSI max monthly benefit \$750.00 (\$1125.00 per disabled couple)
- ▶ SSDIB max monthly benefit <\$2788.00

Definition of "Disability"

- ▶ Inability to work 40 hours per week
- ▶ Inability to work for 12 months
- ▶ Definition changes with age
 - ▶ <50
 - ▶ 50-55 (52-57)
 - ▶ 55-60 (57 - 62)
 - ▶ 60+ (62+)
 - ▶ Can be "impaired" and not "disabled"

The Listings

- ▶ Strict medical definitions, compared to medical record
- ▶ "Ageless"
- ▶ Meet or Equal (requires medical opinion)
- ▶ Most "Listing Level" cases are approved at State agency level, not at Hearing level.
- ▶ Difficult criteria, "assumes" inability to work

The "GRIDs"

- ▶ Medical-Vocational Guideline Rules
- ▶ Based on age, education, transferable skills, and exertional capacity (RFC)
- ▶ Must be "Less than Sedentary" if <50yo (unless illiterate)
- ▶ Transferable skills = not disabled
- ▶ "Very little, if any, occupational adjustment in terms of" for people >55

Five Step Process

- ▶ Is claimant working (SGA = \$1180.00)?
- ▶ Is there a severe impairment?
 - ▶ Limitations
 - ▶ 12 month rule
- ▶ Is impairment listing level?
- ▶ Will RFC allow PRW?
- ▶ Will RFC allow other work in local or national economy (GRIDs)

Resources

- ▶ DOT
- ▶ COJ
- ▶ CFR
- ▶ Hallex
- ▶ POMS
- ▶ SSA.gov
- ▶ Medical Dictionary
- ▶ Medical Tests
- ▶ Hall
- ▶ Prevail
- ▶ NOSSCR/NADR

Running the Business

- ▶ 3 levels of processing
- ▶ Case Timeline
- ▶ Projecting Income
- ▶ Collections
- ▶ Staffing
- ▶ Service

How To Get Started

- ▶ Get a case!
- ▶ Referral Sources
- ▶ Internet
- ▶ Advertising
- ▶ Word of Mouth
- ▶ Referral Fees?

What to do When You Get a Case

▶ Celebrate!

Why a Rehab Counselor Makes
a Good Social Security
Claimant's Representative

▶ Questions???
