



Webinar: Supplemental Security Income (SSI): An Introduction for Service Providers

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Transcript

Introduction

Sarah Clarke: Hello, everyone, and welcome to Switchboard's webinar Supplemental Security Income: An Introduction for Service Providers. We're going to give people a few more moments to sign on and then we will get started.

[pause]

SC: Welcome, everyone. We're going to give people just a few more moments to sign on and then we will get started.

[pause]

SC: Alright. We're going to get started now. Welcome, everyone. We're delighted you're joining us today for our webinar, Supplemental Security Income or SSI: An Introduction for Service Providers. This training is designed for service providers working with refugee and newcomer clients, and this webinar is presented to you by Switchboard. Switchboard is a one-stop resource hub for refugee service providers in the United States.

Zoom Orientation

SC: So a few logistical items before we start. On the side is a quick overview of your settings in Zoom. This is a webinar, so you're joining on listen-only mode. Due to the large number of learners on today's webinar, we have disabled the chat box. However, you do have the option to send messages to the speakers and co-facilitators via the Q&A function. Keep an eye on the chat for messages from Switchboard and links to various resources we'll be mentioning throughout.

SC: Today's webinar will run for 90 minutes and it is being recorded. You'll receive an email with the recording, slides, and recommended resources within 24 hours. The webinar transcript along with the recording will also be posted on the Switchboard website within the following days. Last, we ask that you complete our webinar satisfaction survey at the conclusion of our session. This will be a short, three-question survey that helps us continuously improve our training and technical assistance offerings to you all.



Today's Speakers

SC: So, now time for introductions. My name is Sarah Clarke. I will be both your moderator and one of your speakers today. I am the executive director for the Society of Refugee Healthcare Providers, a nonprofit that provides refugee health education events and resources.

SC: And I'm thrilled to be joined today by two wonderful experts who have lots of experience in the resettlement space. The first is Bayle Conrad. She's a program coordinator in the Equity, Diversity and Inclusion Department at Harborview Medical Center, where she coordinates social and health services for refugee patients with complex medical conditions. Prior to her work at Harborview, Bayle spent several years leading the intensive case management program at a local resettlement agency. Bayle has a master's degree in Public Health with a focus on global health and development from Emory University.

SC: And our next wonderful speaker is Kara Friesen. She's the associate director of health services at Nationality Service Center, which is the largest refugee resettlement agency in Philadelphia. She previously served on NSC's INSPIRE Program as a case manager and then a program manager. INSPIRE provides intensive case management supports to refugees with extensive health conditions. And while on INSPIRE, she became very familiar with the SSI application process, which is why we're so happy to have her here today. And in collaboration with Philadelphia's Community Legal Services, Kara has also been involved in advocacy efforts to increase language access within the Social Security Administration.

Learning Objectives

SC: A quick look at our learning objectives for today. By the end of this webinar, we hope that you will be able to better define what is SSI, who is eligible; describe the application process; and also name tips you can use when helping clients to apply.

Poll Questions

SC: So first, we have a few questions for you to help us see who's attending today. The questions are through Slido, which I'm sure many of you have used, but for anyone who has not used Slido before, you can scan the QR code or you can join at slido.com and input the number there on the screen.

SC: And our first question for you is,

Which of the following best describes your role?

SC: Are you a resettlement staff member from a community-based organization, a health care provider, or another category? I'll give you guys a few moments to answer. So that's wonderful. It looks like we have mostly resettlement staff joining us today. Welcome. Also some community-based organizations, and then some people who would categorize themselves as other. Wonderful.

SC: Our next question is,

Approximately how many clients have you assisted to apply to SSI?



SC: We're asking this because we're just curious to know if you're brand new to applying for SSI with clients. Have you done it many, many times? Are you somewhere in between? And again, I'll give people a few moments to answer this question. So it looks like about half of you have not yet submitted SSI applications of the clients, which is great because we hope this webinar will come at a really helpful time for you. About 35% of you have done it fewer than 10 times, and then 11%, you've done it 11 to 20, and then we have a few people who've done it many times over 20. Thank you.

SC: Alright. And our last question for now is,

How comfortable do you feel assisting clients to apply for SSI?

SC: Because we know SSI is an extremely complicated process. Many of you maybe haven't done it before, so we're curious to hear how confident are you feeling about this process right now. So it looks like most of you, 43%, would rate yourselves as not at all comfortable, which is completely understandable. And then it sort of goes down from there, increasing comfort levels. Thank you.

1. What is Supplemental Security Income (SSI) and who is eligible?

SC: Alright. So now we're going to launch into our first learning objective, which is what is Supplemental Security Income, or as we'll refer to it for the presentation, SSI. And who is eligible?

Poll Questions

SC: One last question for you to gauge your current knowledge.

True or False? SSDI is another way to refer to SSI.

SC: And again, we're just asking this question to see where you guys are with your familiarity with SSI. I'll give people a few moments.

SC: Alright. So it looks like 64% of you had the correct answer, which is that it is false. SSDI is another program which shares many similarities with SSI, but it's a completely different process, eligibility, etcetera, and often clients can get confused between SSI and SSDI. And as resettlement providers, it's helpful for us to prepare clients and to explain the difference. And we will get into that difference later on in the presentation.

SC: So, what is SSI? In brief, SSI is a government program. It provides monthly payments to children and adults who meet certain eligibility criteria. The Social Security Administration is the entity that administers SSI amongst other programs.

SC: What are the eligibility criteria? Next slide, please. So many of you might know this answer, you might not. We're curious to see.

Is SSI based on age, disability, work history, income resources, or all of the above?

I'll give people a few more moments just to finish answering.



[pause]

SC: Alright. So 70% of you have said it is based on all of the above, and it's actually not all of the above. And this I think is a really key detail that I hope you guys will find helpful as we talk about it. SSI is not based on a person's work history, which is really great news for our clients since many of them do not have work history in the United States. And SSI is actually only based off of age, disability, and income resources, which we'll get into in a minute. Next slide, please.

SSI Eligibility Criteria

SC: So the Social Security Administration outlines that in order for a person to be eligible for SSI, that person must be either 65 years and older or blind or disabled. They also have to be a U.S. citizen or a lawfully admitted non-citizen, which many of our clients are. And they also have to have a limited income and resources. And what the Social Security Administration considers as income and resources is quite detailed, and it's available on their website, so we won't get into detail about that today.

SC: In many states, people eligible for SSI are also automatically eligible for Medicaid health insurance. And just a note for everyone on the call, you might have seen from your experience that for those who are 65 years and older or people who are blind, it is relatively simple to apply and to be approved for SSI. For those with disabilities, however, the process can be much more difficult, and often clients' first SSI applications are denied, and even when clients appeal, the SSI approval is not guaranteed. And we've really seen that clients can understandably feel very frustrated by this, and as case managers, it helps to set expectations early on in the process, but there are no guarantees with SSI on whether they will be approved or not. Next slide, please.

SC: So again, we would just like to emphasize that a person is not required to have prior work history in the U.S. to be eligible to apply for SSI. And again, we're just stressing this point because we've seen a lot of scenarios where clients are incorrectly told—maybe by their health care provider or the Social Security person working at the local office, or maybe even by another case manager who doesn't have as much experience—they might be told that they're not eligible to apply for SSI because they haven't worked in the U.S. before, or because they haven't worked long enough, but this is not actually true. They can apply for SSI; they do not have to have work experience. Next slide, please.

What does SSI mean by “disabled”?

SC: So people frequently also have the good question of asking, well, what does the Social Security Administration mean by disabled? That's a pretty broad term. So to be eligible by the Social Security Administration standards, they state that to be disabled, an adult must have a physical or mental condition that will prevent them from being able to work for at least a year, or their condition is expected to result in death.

SC: For children, their condition must result in severe functional limitations for at least a year, or their condition is expected to result in death. And the Social Security Administration notes that a person's medical condition must prevent him or her from doing what they call “substantial gainful employment,” and it must prevent them both from doing work that the person did in the past and prevent the person from adjusting to a different form of work. Next slide, please.



Are there conditions that are more likely to be approved?

SC: Another question that we hear frequently from clients and case managers is the question, well, are there any conditions that are guaranteed to be approved? Because clients might bring up the point that they have a family member or a friend who has a very similar condition who was approved, so they want to know, does that mean I will be approved too? And it's important to stress with clients that each SSI application is examined on a case-by-case basis. That means even if their family member or friend was approved and had a similar condition, that doesn't mean that they will be approved. However, for a case manager's reference, there are certain conditions that are more likely, but not always, approved. And that includes deafness that cannot be improved with hearing aids, blindness, Down Syndrome, major amputations, and immobility. Next slide, please.

SSI vs. SSDI

SC: So here we come to this question of what is the difference between SSI and SSDI? So SSDI is Social Security Disability Insurance. It is for individuals who are disabled and who do have that U.S. work history, and basically, it's an insurance that workers have earned by paying Social Security taxes on their wages. And the benefits for the workers who are not able to work is regardless of their income, and it's based on their earnings. For SSI, it's not based on a person's earnings, and it's not based on their work experience. It's a need-based public assistance program, and you have to have limited resources and income as part of the eligibility criteria. The National Council on Aging has a helpful chart on the differences between SSI and SSDI, as do other resources online.

SC: And so just to note that because of the work history requirement, most refugee and newcomer clients do not qualify for SSDI. And often when a client applies for SSI, their application will automatically be submitted for SSDI too, and they will receive a denial letter for SSDI. And it's helpful to tell clients about this when they're applying, because sometimes I've had clients who brought in the letter saying they were denied SSDI and they thought it meant they were denied SSI. Next slide, please.

Compassionate Allowances (CAL)

SC: Sometimes we have clients who have very serious medical conditions. For example, I had a client who had Stage 4 breast cancer. And if you have this circumstance where they have a very serious disability or a diagnosed terminal illness, you can apply for SSI as soon as possible. For terminal illnesses, you can note on your initial SSI application that the condition is expected to result in death, and then with your clients call the Social Security office to schedule an interview, and at that time request a Compassionate Allowance. Diagnoses such as these are flagged for expedited processing, and they do process them very quickly. And you can view the Social Security website for more information, including... they have a list of what they consider to be Compassionate Allowance conditions. Next slide please.

Presumptive Disability or Presumptive Blindness

SC: The Social Security Administration also has a category known as presumptive disability or presumptive blindness. What this means is a client can start receiving up to six months of SSI payments while their SSI claim is being reviewed and until the state agency makes a final decision. So this is done, this is decided by the Social Security Administration, where they will, based on the evidence that the client has submitted, they might decide, this condition looks like it's very severe, and it looks like the client is very likely to be approved, and so they will go ahead and they will give the client presumptive disability and start payments while they are



reviewing the claim. And then the good news is that even if at the end, Social Security decides, no, actually, you don't qualify for SSI, the client doesn't have to pay these payments back.

SC: So that was it for the introduction to SSI. I'm now going to pass it to Bayle, who's going to talk more about the application process.

2. What is included in the SSI application process?

Bayle Conrad: Great. Thanks so much, Sarah, for that great introduction. So, like Sarah said, I'm going to discuss what steps are included in the SSI application process itself.

Poll Question

BC: But before I get started, if we go to the next slide here, we have another Slido. We'd love to know,

Generally, how long has it taken to process first SSI applications that you've supported?

BC: So if you want to go ahead and answer this to give us an idea of what it looks like out there. So yeah, we're seeing a good number of months on average here. Yeah, this is a pretty, I would say pretty normal for it to take several months to complete one of these applications. And as we go through the slides coming up, hopefully you'll get some tips and tricks for how to manage these applications for that length of time.

SSI Application Process

BC: So this is a road map of what I'm going to cover in my portion of the presentation. An SSI application may include some or all of these steps. If you are applying for a client based on age, it's a little bit of a simpler process, and the disability and medical pieces that we're going to discuss won't be applicable. And like we just saw, these applications can take several months to complete it. Next slide.

Adult or Child Disability Report

BC: So, one of the first steps to an SSI application is the adult or child disability report. This is a report that you can access on the Social Security website and submit on the website. And it's pretty lengthy. It asks for a lot of personal and demographic information of your client, as well as any education or job history, and then a lot of in-depth questions around their medical conditions. It's recommended that this is completed prior to the client's SSI interview. And one reason for this is that you and your client will generally have more time to complete this thoroughly than the claims representative will have in the interview period.

BC: One thing that I have found helpful when completing this report is to actually get the PDF version so that you can see all of the questions at once. When you're actually submitting it online, it goes page by page and you're only able to see the questions that are on that one page. So if you have the PDF—and I believe those are in the chat here—you can really work with your client to gather all of those pieces of information and be as thorough as possible with this report. Next slide.

BC: So, some other tips for completing the disability report. So this is the report and this is the place where Social Security is going to look to request medical records from your client's medical providers. So it's really



important to make sure you list all of their providers and pretty much making sure the contact information is accurate and getting as much detail around the types of procedures and things that they've had done at those providers. But since this is the place that Social Security will gather that information, that's just a really important part of this application. It can also be useful to add in how long the client has been in the U.S. and why they might not have medical records prior to their date of arrival.

SC: So, SSI benefits are for the general population; they're not refugee specific like many of the benefits that our clients are eligible for. And a claims representative may have never actually looked through a refugee or similar immigration status SSI application. And so because of that, it can be a little weird to all of a sudden see medical records start at a specific date. There is a section of the report at the very end, which is called the remarks section, and I have found it useful in the past to add in a note about this, explaining why the medical records have only started since such and such date. This is also a place where you can add any explanation about if any information is missing or unavailable to you, as well as things like if you've estimated dates. So an example that I have dealt with is a client who didn't know her date of marriage, and so we had to put down an estimated date, and I listed that in the remarks section so Social Security Administration knew that it was estimated.

SC: And then, finally, and one last tip is that you can include overseas medical records if they have been translated into English. I know this can really vary and might not be applicable to your case, but it's important to remember that it is possible. Next slide.

Application Appointment with Local Social Security Office

BC: So what does the actual SSI appointment look like, and how do you go about even getting an appointment made? The first thing you want to do is to either schedule an appointment by calling the national SSI hotline number or scheduling it online. That is a newer feature of the Social Security website, is to be able to submit a request for an interview online. Your appointment for the client might be over the phone or in person depending on where you're located and sort of how the local agencies decide to manage these appointments.

BC: When you're making the appointment, you can ask for an interpreter at that point. Social Security Administration should provide an interpreter at the appointment. If you forget to or somehow this isn't given at that time, you can also ask at the appointment time itself. And generally, these interpreters will be over the phone.

BC: So this is usually the period of time where I would submit the disability report that we just talked about. You don't necessarily have to submit it before you schedule the appointment itself as long as you submit it before the appointment time.

BC: So what does the appointment look like? If you have never attended an appointment or been present while your client is having the interview over the phone, I have found it helpful to familiarize yourself with the questions that are going to be asked. And you can access this from the Social Security website if you search for SSI interview or application. This gives you a sense of the questions your client might be asked, and I have found it helpful to prep my client for what to expect in this interview since it is a very long and detailed appointment.

BC: So in general, the appointment will cover questions around financial resources and assets. It will also go over consent forms that the client needs to sign. This can include the release of medical information that the



client has to sign in order for Social Security to be able to gather medical records from that client. And then the disability form that we just discussed—if it hasn't been submitted beforehand, that will also be... All those questions will also be asked in the appointment.

BC: I have found it helpful to also tell clients that, again, this is a program for the general public, and so some of the questions specifically around financial resources may not be applicable. Examples of that include questions around whether someone has any stocks or bonds, whether they have any life insurance policies, things like that, that your client might not even know what those terms mean. And I've let clients know prior to the appointment that it's okay to ask for clarification if they are asked things that they're unsure about, and just reminding them that some of the questions might not be applicable to them since it is a program for the general public.

BC: So finally, at the end of the interview, it's really important to follow up with any documentation that's been asked for. If the interview is in person, it's relatively easy to have you or your client hand the claims representative the documents at that time. If not, I've just created like a packet of information and sent it in via mail or fax or actually dropped it at the local office. This might include things like the I-94, a copy of the person's ID, a copy of their lease agreement, their award benefit letter, a financial ledger from your agency, and anything else that the Social Security representative has asked for.

BC: This is also a point where any consent forms that the client needs to sign can be sent in or submitted. And one form that might also be helpful—and I'm not going to discuss too much because I know Kara is going to go into it—is what's called the authorized representative form. And if your client allows, having them sign that form will let you as a caseworker follow up on their case directly with the Social Security Administration. And that can be really helpful, especially as we saw kind of the length of time it takes to get these claims processed to make sure you're following up or someone is following up on all of the information that Social Security is asking for. Next slide.

Client Assigned to Case Examiner

BC: So once you've completed those first two steps, which is really the bulk of the information that the client is going to be providing Social Security, the client will be assigned to a case examiner. This person is the key point of contact for the remainder of the application, and your client should receive a notice in the mail with their specific contact information, usually a direct line that you can call to ask for updates. If you are signed on as an authorized representative, you will also receive a copy of all the mailings that your client receives. And so you should also receive this information. Next slide.

Additional Information

BC: So at this point, depending on the case and your client's circumstances, additional information may be asked for. So, like we mentioned, Social Security will be gathering the medical records from all of the listed health care providers once your client has signed the consent form for that purpose. They may be asked to provide additional financial documents, including wage statements or bank statements. If they've worked in the past, they may be asked to fill out a jobs report, which goes into detail about the type of work they've done and how long they worked at those positions.

BC: And then the last two items on this slide are really important to make sure that they're completed. The function report is sent out to almost all clients. And so kind of keeping that in your mind that this is a form



that's likely going to appear in the mail. Usually the client has around 10 days to fill and return it, so it is a bit of a quick turnaround time. And this is really the time that your client has the opportunity to express how their disability limits them on a day-to-day basis. So it'll ask questions like, "Can you cook your own meals?" And maybe the answer is, "Yes, but it takes the client several stops to rest because they're in so much pain and it takes them about twice as long as it used to to actually finish the meal." That is a very different answer than just saying, "Yes." And so really making sure you walk through this form and answer every question really thoroughly can provide the Social Security examiner a picture of what life is like for that specific client with those specific conditions.

BC: The consultative examination is also an important request. This is requested of clients if Social Security feels that they don't have enough information to adequately decide whether a claim should be approved. Usually your client will get a letter in the mail and it will basically ask if they're willing to have an appointment with a contracted physician to complete an additional examination, either physical or mental. It'll have the date and time, and the client will just need to respond and make sure that they can attend the appointment. If there's a conflict, they can't attend or they miss the appointment, it's really important to just keep in contact with their claims representative to make sure that you're following up and that the appointment is rescheduled. If this is asked for and the client doesn't make the appointment or doesn't respond, it's likely the claim will be denied because the whole reason they're asking is that they don't feel that they have enough information to determine disability. So really, moral of the story here is just making sure to follow up, letting your client know that any letters from Social Security are really important to respond to and helping them follow up and submit information as needed. Next slide.

Decision

BC: So, finally, we're at the decision phase. Social Security works with an agency called Disability Determination Services. It's a state agency to examine every case, and DDS is the agency that actually makes the disability determination, like it says in their name. And so once they've decided whether the case should be approved, they refer it back to Social Security and then, basically, a letter will be sent to the client with the decision and the next steps. Next slide.

Denial and Reconsideration

BC: So hopefully you're approved, the claim is approved, but if you work on SSI applications in any capacity, you're likely going to have a denial at some point and will need to go through the denial process to appeal that decision. So there are medical and non-medical reconsiderations that are available online. Usually your client will have 60 days after their denial to appeal that decision.

BC: There are four possible appeal levels, and the most basic first level is called the reconsideration. That's where you and your client are saying, "We disagree with this decision and want to appeal it." And you're asking Social Security to have a new claims representative examine the case and kind of go through all this process again. Luckily they use the information that you've already provided, so your client won't need to go through all of those steps again, but they may be asked to provide new information or provide some additional information. So it's good to just keep an eye on what mail your client is receiving. If they miss the 60 day window to appeal, there is a way to request what's called a "good cause statement." This is a statement that you would write with your client that explains why you missed the 60-day appeal window.



BC: I, in the past, have successfully been able to get a good cause statement approved for things like, my client doesn't speak or read English and didn't understand what the letter stated when they received the denial, or my client never received the letter in the mail. This will be a case-by-case basis. And again, approving a good cause statement doesn't approve the case, it just allows your client to appeal the claim and continue on with that same claim. The reason this is so important is because if your client is approved for SSI at any point, they will be eligible for back pay from the time that they actually applied. So seeing how long it took most of us to complete claims in that earlier slide, that can be months of back pay which can be a large chunk of money.

BC: And that's one reason why if the claim you're working on is denied and your client wants to continue pursuing the claim, it's important to make sure you follow up with the appeals, do a good cause statement if you miss the appeal window to make sure that claim is continuous. If the claim is denied and closed and there's no good cause letter written, basically, if your client wants to continue pursuing SSI, they will then have to restart the entire process and they will lose all of that back pay. So this is one reason why I found the authorized representative form to be really helpful to have signed by my clients because then I am kept up to date on all of the steps of the process, and I will receive a mailing if they are denied. Again, there are four possible appeal levels, and at some point, I think for most agencies, this is probably going to be beyond your capacity as a caseworker to continue on supporting the claim.

BC: I know a lot of agencies have connections with pro bono lawyers in the community or legal aid that will often take on these cases for low cost or no cost to help pursue them further than you might be able to, so that's always an option. And then if a client is denied due to a non-medical reason like immigration status, they can submit an I-94 or a travel document. I think there's also a link at the end of the presentation to a page on the Social Security website that goes through what non-citizens are eligible for Social Security, for SSI benefits. Again, knowing that it's a benefit for the general public and the claims representative might not be familiar with refugees or other immigrant statuses applying. Next slide.

There is a Time Limit to SSI!

BC: And finally, just as a quick reminder, there is a time limit to SSI. In most cases, it can only last for up to seven years from the date of entry. And if it's an immigration status like humanitarian parolee, this can be an even shorter eligibility period. And that is all. I'll turn it over to Kara for a continuation of our slides here.

3. Application Tips for Service Providers

Kara Friesen: Thank you, Bayle. In our third section of this presentation, we're going to highlight some application tips for service providers. So really thinking of those who are working as case managers, maybe at a resettlement agency or at a community-based organization, and helping our refugee and other qualifying immigrant clients navigate this process. Bayle and Sarah have both given some good tips, but we hope to pass some additional ones on to you now.

The Case Manager's Role

KF: So I'm going to start by highlighting the case manager's role in this SSI application process. Obviously, it can really vary by organization, but generally, it is extremely helpful for case managers to assist clients with the SSI application process because it can be incredibly challenging and complex. This assistance may include using an interpreter and writing down client's responses to the application questions, helping clients provide as



much detail as possible, accompanying clients to relevant appointments especially early on is really important, and then talking with key stakeholders such as medical providers and the Social Security case examiner about the client's application. I think getting all of these parties on the same page early on is really going to help to better set up this application for success.

KF: Next, it is critically important to work with clients to manage their expectations. And I think this can really start in the resettlement phase when people first arrive and your resettlement staff are starting to identify who may qualify for SSI based on disability. So case managers can work with clients to manage expectations about potential timeline, about the amount, the award amount. Sometimes there are misunderstandings, thinking that the award amount is going to cover all of their household expenses, which we know is not the case. The maximum award right now is \$914, so it's not a livable income at all. So helping them to understand not only the application process but ultimately if and when they do even get approved, how much they are going to be receiving.

KF: And so the lengthy application process and denials can be understandably frustrating. So it's really helpful if you're managing expectations maybe allowing them to vent at times, but also helping them to understand their responsibilities in responding to mail, gathering documents to keep this process moving in a timely manner as much as possible on the applicant and the case manager's part.

KF: And then Bayle mentioned this previously, but we want to reiterate this again since it is very important. With the client's consent, whenever they do give consent, complete an authorized representative form. This allows the case managers to closely follow the claim as it moves through the process. Being the client's authorized representative should allow case managers to also receive any notices in the mail. And I know I saw in the questions that mail can be an issue for our clients. Yes, absolutely it can. So by you being the authorized representative, you can receive some of this mail and ensure that things are being received and responded to in a timely manner to ensure that there are no outstanding documents that SSA needs in order to continue processing the claim.

KF: I would also say here, too, I know case managers are extremely busy. So sometimes you can also help to identify if maybe this is someone who is 65 or a little bit older and maybe they have an adult child in the U.S. with them who is fluent in English and could probably help to be the authorized representative with some coaching and training from the case manager on this process. So, because this role can be quite time consuming... if there is someone who you understand they can really help to navigate this process like an adult child who speaks English, they can also serve as an authorized representative too for the client.

KF: And then one other really important role... if you are approved as the authorized representative, you can help to communicate with the case examiner as needed to keep things moving along. So the function report and other required forms have to be submitted within a really short timeframe. Sometimes you're receiving the forms in the mail and they're due the next day, which when you have to have multiple hours on the phone with the client trying to fill out this form with an interpreter, there's no way you can turn it around that quickly. So in that case, really be proactive by reaching out to the assigned examiner listed on the form—they should have the number on that form—and let them know when they can expect the report and why it may be late.

KF: In my experience, once you can connect with that assigned examiner, explain your role as the authorized representative. Explain [that] the client [is] limited English proficient and that they are dependent upon you as the authorized representative to help complete forms with the help of the interpreter. Many of the examiners are very understanding, and sometimes they're even rock stars and they become an advocate on behalf of your



client as they are starting to understand their needs and why they need this SSI so much. So it's very beneficial to help get connected with these case examiners as early on. And again, most of the times they're very understanding people who want to be there to support the applicants they are serving. Next slide.

Working with Medical Providers

KF: It is also essential to work closely with the medical providers as early on in the process as you can, even before you start the official application. First, build a case through medical records. Of course, health conditions can really vary in severity. For example, one person with diabetes may experience few symptoms while another person may have uncontrolled diabetes that significantly impacts their daily living. If clients have a complex condition, it helps to build a case through medical records. The more specialists the clients can see, the better, as they are building up this case for why they have this disabling condition. I will say with that too, if the client is being referred by their primary care doctor to see a specialist or to participate in physical therapy, it's really essential that they follow through with those referrals, especially attending physical therapy, because Social Security Administration will be looking at if they follow through with referrals, especially things like physical therapy that could bring some relief to their condition potentially. So following through with that and really building the case through those medical records.

KF: Step two, start application and consultation with medical providers. Again, it's really important as we are working, especially in resettlement agencies, to build up partners in the community who we know we can communicate with on behalf of our clients, obviously with the client's consent. And this strong communication can really help, especially for those who are applying for SSI. So, some advise starting the SSI application process immediately, while others advise waiting until clients have established care in the U.S., particularly for clients whose health concerns are unclear, not straightforward. But overall, clients should really start the SSI application as soon as possible and in consultation with their case manager and medical providers. They can visit local health departments, free clinics, or their established health care providers to strengthen their medical records. And part of the reason for wanting to start this application as soon as possible is because it is a lengthy process. So the sooner you can start on it, the better. And in many cases, they may be approved for back pay once they are finally approved. Never any guarantees, but that is something important to keep in mind, that oftentimes there is back pay back to the start of the SSI application.

KF: Then schedule an appointment with the medical provider to discuss why the client is applying for SSI. If the clients have established care with a primary care provider and/or a specialist, they should let their doctors know before starting the application that they are planning to apply and ask for advice. If necessary, clients should schedule an appointment to discuss why they feel they cannot work due to their medical conditions. And for many of our clients, the case manager is going to be a very important part of this process of communicating with the medical providers, maybe scheduling that appointment with the client and the doctor so that they can discuss this application.

KF: And lastly—I think this is a really critical part of working with the medical providers at the start of the application process—try to obtain a letter written by the medical provider using SSA language to detail their condition on why it is a disabling condition. I know in my experience, we have some really strong partners at the Children's Hospital of Philadelphia, and we will be in very clear and constant communication with them. And oftentimes, they are able to detail specifically the child's diagnosis and link it to the SSI Blue Book, which we've shared a link [to] in the chat I believe a couple of times now. That is the resource for determining which conditions qualify for SSI, and in some cases, the level to which the person must have that condition and its various symptoms in order to qualify. So that SSI Blue Book, there's one for adults, there's one for children.



Familiarize yourself with that. And oftentimes, our medical providers will be familiar with that. So if you can get that letter detailing their disability—how it disrupts their day-to-day life and why they need this SSI—from the medical provider, that's going to be a really great way to start off the SSI application in a really strong way.

KF: And lastly, sometimes the SSI applications can be delayed as SSA is waiting for those medical records. So once again, it's really important if you can help to advocate along with the client to maybe any medical providers who have not yet faxed their records to the Social Security Administration to help move that process along.

KF: And I know there have been many questions today, so we are now going to transition into a time of questions and answers. Thank you, everyone.

Q&A Panel

SC: Thank you so much, Kara and Bayle. And yes, now we will get into the questions. So just a reminder of who is on your panel today. Again, we all have had lots of experience as case managers with resettlement agencies helping clients with complex medical conditions apply. But also just a caveat to say the Social Security Administration is the one who ultimately decides each case. Each case is very individual based on the panel examining them. So just because we had one experience in one state, unfortunately, it doesn't mean you'll have the same experience in your state, but we do offer these as examples to hopefully help you guys as you're helping your clients apply.

SC: So let's see, I have a first question. Bayle, I think I'll give this one to you. The question is,

[Do you know why some Afghans with parolee status... some are getting SSI and others are not, even though they have the same immigration status and the same condition?](#)

SC: It's a great question.

BC: That is a really good question. And there's a lot of parts to this. So even if someone has the same condition, like Kara mentioned, they may have completely different symptoms or disabilities based on that condition. So just because two people have the same exact illness doesn't necessarily mean they will both receive SSI.

BC: In terms of the immigration piece. I know we've linked I think in the chat, there's a webpage on the Social Security website that describes the non-citizens eligible for SSI. And because this information is constantly changing, I think the best advice we can give is to just check in with the Social Security office and ask what the requirements are, check on the online website to see if anything has been updated. ORR might also come out with new guidance around this. But because it can really depend case-by-case on both of those issues, I think just trying to do your best to follow all the steps and then asking your local office for guidance when needed.

SC: Thank you, Bayle. That was great. And just to add to that, an example. I had two clients who both had diabetes. One was approved for SSI and one was denied. And of course, I don't know entirely what the thinking was, but one aspect was that one of the clients with diabetes, it was uncontrolled diabetes. Which meant the medical providers could not help my client control the diabetes even with medication. They tried many different medications; diabetes was still a huge issue. They had many, many symptoms and a very poor quality of life. So that likely contributed to the Social Security Administration deciding, okay, you have a disability because even



with all these medical interventions, it was still very severe. Versus my other client, their diabetes was controlled. The medicine was working for them. And I assume that the medical providers had in their medical records notes to that effect of, well, this patient has diabetes, medicine is helping, their symptoms are mitigated, etcetera.

SC: And so I think that's why it can be really hard when you're working with clients because they will have heard of many of their family members and friends who were approved for the same condition. And unfortunately, it just doesn't mean that they are also automatically approved. And so one thing to do when you're working with clients is, when you're filling out the disability form and the function form, to give many, many details based on what the client is saying. How does this condition impact their daily living and their ability to work? Because the more extensive the details and the more you can paint a picture for the Social Security Administration how this is impacting these clients, that helps them to better make a decision and not just based on the medical records where the medical doctor doesn't always know how this is impacting the client day-to-day.

SC: Next question will be for Kara. The question is,

[Is the income of working adults living with the applicant considered in an application based on income/resources?](#)

KF: Yes, it is. So this one can also be a little bit complex. But so I'll give an example but I think this is one where you really want to assess this on an individual basis. So if the person is married or seen as married, then yes, for sure their spouse's income will be seen as household income. However, in the case... my team has been working a lot lately with adults who have intellectual disabilities and are working with either their parents or adult siblings. And so in those cases their household would be considered as one household. And so the other adult's income would directly impact the SSI award amount of that adult with an intellectual disability. But what we have been doing is working with the County Assistance Office to separate their case. And so this is something you can look into with guidance from your local Social Security office. But in our situation we have worked to separate the case so that that person's food stamps, SSI, etcetera is not being impacted by the other family members. And that's kind of a specific instance, but I think that could be like an elderly person who lives with adult children—this could be a good option for them. And then an adult with an intellectual disability who lives with either adult parents or adult siblings, that could be a good method for kind of separating, so that that person still has their SSI award amount. And then it's also people have to have expenses too.

KF: So I'm probably going on a tangent, but the award amount is also based on the individual's daily living expenses. So if they're not contributing anything to the general household's rent, then their SSI award amount is going to be lowered too. So if you are going to separate the elderly, the grandmother's income from everybody else's, she also does then need to contribute to the rent. And usually you can do this with a letter stating how much she's going to give, maybe \$500 a month of her SSI towards the rent. Long answer, but yes, I think it can be complicated. So you really have to assess it on an individual basis to kind of identify what is the best household setup that is going to best support this family and their larger household or this individual and their larger household for the long term.

SC: Thank you so much, Kara. We have another question, which I know, Bayle, you've personally dealt with, which is,

[How \[do you\] appeal when a Ukrainian has property in Ukraine considered as a resource?](#)



SC: I know this is one of your areas of unintentional expertise.

BC: Yes, that's the perfect way to describe it. Yeah, this is a great question, and it comes up, it can come up somewhat frequently. I would say to start out, this really is a case-by-case issue, but if a client does state that they have property overseas, a house or land or whatever the asset is, the best advice I can give is to try to contact the claims representative in charge of their case directly and ask what is needed to follow up. And a large part of this is going to be advocacy and education on your part. And so I, when I've run into these cases have had to explain why this person came to the U.S., what their immigration status is. For humanitarian parolee, it might be a little trickier because they're not admitted to the U.S. forever; they're only here for a two-year period. For refugees, it's a little bit easier to make that argument because the whole reason that they've arrived and come to the U.S. is because they have come through the resettlement program. However, I think it's still worth explaining the exact circumstances that that family is in.

BC: So, for example, if they lived in an area where there has been heavy bombing or destruction from war, you can make that argument as to the fact that they might not even know what the status of their home is. Their home might be in complete rubble. And when I have reached out to the claims representative to kind of make this argument, I've been asked to write a letter and submit it as part of the documentation for that claim. And really for that letter, what you're going to want to do is try to bring in any argument you can for why the person is here; why they can't go back home, at least not in the present time; what you know about the conflict situation and the area that they have that property or that land; and reasons why in wartime, in such and such of a country, this is what happens to land that's abandoned. And sometimes that means talking to a community member or a case worker from that community to kind of give you some details around what happens to abandoned land.

BC: I've literally tried to research abandoned land in whatever country to kind of help make this argument. But really what you're going to want to do is to explain thoroughly to Social Security why that person does not have access to that land, is not receiving any income from that land, and that they might not even know the current status because it is a conflict, it is a war zone or an active conflict. And if you are told that that's not sufficient, I think just advocating and really asking to speak to a manager, keep trying to push the claim to really show like this person does not have any connection to that asset any longer can actually really work and make the claim be approved.

SC: Thank you so much. We have many questions which are around this idea of different eligible... different immigration statuses and the clients being denied. So one example is,

[A person who works with foreign national trafficking survivors, many of them receive HHS eligibility letters that make them eligible to apply for SSI. However, we run into issues because they do not have a Social Security number, and staff at the SSI office often refuse to let them apply. How do we address this?](#)

SC: Kara, I'm wondering if you would like to go first and then, Bayle, you could certainly add to it.

KF: Yeah. I have not faced this specific instance before, I have only... I know at least with requesting appointments online, you have to have a Social Security number in order to do so. I would recommend connecting with the attorney that is working on this person's legal case to see if they can provide any further guidance or even advocate with the local Social Security office. Because this seems like such a unique,



specific situation that I think you really need to bring in someone, an attorney specifically who has knowledge in this specific status, what eligibility this gives this person. And they can either write a letter for you to fax or provide to SSA, or they could even make contact with the Social Security Administration office as well, just because this is such a unique situation.

BC: Yeah, I would say the same. The only thing I would add is I know there really is no way to apply for SSI if you don't have a Social Security number. Sometimes we run into that when a client, like a refugee or other immigrant status, arrives and their Social Security number might be really delayed for whatever reason. You really just have to wait until that number is provided to that client. So if there's a way to follow up on that piece of it, I think that's the best way to make sure that they can qualify, since it seems like they already are eligible, but they just don't have that specific piece of information.

SC: Thank you. Related questions have been around different categories...

[Immigration statuses such as Cuban and Haitian Entrants with parole status. Do they qualify for SSI?](#)

SC: So I think Bayle has put in the Q&A and maybe we can drop it into the chat again... The Social Security Administration has a helpful link which they call spotlight on non-citizens, where it lists out the seven categories of non-citizens who are eligible for SSI, which includes Cuban and Haitian Entrants and also Ukrainian humanitarian parolees and Afghan humanitarian parolees. It's really important to keep an eye on the Social Security Administration website because these are the categories that are more fluid and it could change, and it's based on dates of when people entered. But that... I would advise going to that as your go-to resource. And then again, if you're having Social Security offices who are incorrectly denying your client or not even letting them apply because they say they don't have the correct immigration status, it's where those pro bono legal services are probably your best bet in advocating with that local office.

[Another question we had, Kara and Bayle, is again, about this idea of benefits only lasting seven years.](#)

SC: Bayle, I think this was on your part of the slides. So do you just want to recap that again for us?

BC: Yeah. So the benefits... There is a time limit to benefits for non-citizens. So if the client hasn't moved towards citizenship, I think in some instances, having a green card can help this situation. But if they haven't become a citizen, their benefits are cut off after seven years since they arrived. So it's not since they started the SSI benefits, it's since they arrived. So just reminding your clients that that's the case and that's specific for refugees, I should say. For other immigrant statuses, now that we have humanitarian parolees and some other statuses, that is a different situation. But for those who come through refugee resettlement or the other listed items that Sarah just mentioned that are on that non-citizen spotlight, there is that time limit in place.

SC: Kara, I see you had an important note about Matching Grant, which—

KF: Yes. So something that my team actually just learned about a year or a year and a half ago is that individuals cannot be enrolled in the Matching Grant program and receiving the Matching Grant funds and also receive SSI funds. So it is really important either you're separating households, especially if maybe there's, again, elderly individuals and then the rest of the household, making those individual households from the start, so that the elderly individuals could apply for SSI and then the rest of the household could participate in Matching Grant or coordinating really closely with your Matching Grant team to make sure that you're not going



to start that SSI application until maybe a month before they're closing out of Matching Grants. So you're getting the process rolling for SSI but not conflicting, so that they would not be receiving federal funds from two different sources at the same time. I have been in situations, not the Matching Grant one specifically, but in other times where maybe they got financial assistance from my agency or something, while at the same time receiving SSI support, and the family had to pay back money to SSI, which no one wants to have to do. So anything you can do related to making sure that they're not getting funds at the same time that they shouldn't be saves families from having to be on payment plans to the Social Security Administration, which I feel is worse than not having received that money to begin with.

SC: Thank you. Alright. Another question we had is,

What types of mental health concerns are typically approved?

SC: Bayle, do you want to start?

BC: Yeah, that's a great question. Again, this is, I know this is an annoying answer, but it really is a case-by-case basis, like we've mentioned. And Sarah brought up the great example of two clients with diabetes. It depends on a number of factors. I think if you're not sure, the best thing that I can advise is to speak directly with the client's providers, if you're able to. And it really is just going to come down to, can your client work with that condition? So someone, for example, could have anxiety and be able to have a full-time job and be fine, and someone could have the same exact diagnosis and be debilitated and unable to function or work. So it really is more about their functionality than it is about the actual specific diagnosis. However, if you're trying to figure out if a client is eligible potentially, and you know kind of about their functionality and their condition, the Blue Book that Kara mentioned, if you just Google "SSA Blue Book," that can be really helpful in determining the exact specifications of what is required in order for them to be approved, to kind of determine whether it's useful to and worth the time to apply.

BC: One example I have is I had a client once who was really unable to function and had a mental health diagnosis, but she refused to take her medication. And because she wasn't taking medication, Social Security sees this, or saw this case as, there is something that could potentially improve her symptoms, but she's unwilling to do so, so we're going to deny the claim. And her claim was denied even through the appeal process. So again, it really just depends on the situation of your client. I would recommend looking at that Blue Book, seeing generally if their... what you know about them and their symptoms and their illnesses, if they would qualify, and then kind of going from there and determining what their functionality is and then deciding whether to apply or not. And obviously, you're not a clinician or a determination on disability, so you can kind of use your best judgment, but that's at least the place to start.

KF: And I would just echo, too, that this is also when completing that function report, [being] as detailed as possible is essential too. And it can be hard for clients because it's very personal information that they're disclosing to you as a case manager, especially when it is related to mental health. I had a client I was assisting several years ago where I had no idea how disabling this condition actually was until we spent hours completing this function report. So I think framing that function report of, I really need you to share this information so that we can help Social Security understand the impact that this condition is having on you, but it can certainly be triggering. So I think preparing them in a trauma-informed way to be able to sit down for hours, really, to answer that function report in a way that really details specifically how the mental health condition is impacting their day-to-day.



SC: Thank you, both. I think that was very helpful. And just to add, from my own experience with clients, I have found mental health conditions to be the most difficult to apply for SSI. Again, speaking to Bayle's point about the medicine piece, I feel like Social Security Administration, when they're reviewing the cases, they want to see that the client has tried every available medication for a sufficient amount of time and that it has not had an impact and that their symptoms are so severe they cannot function and there is no job that they could possibly work at. So any clients with mental health conditions, I would try to, as Kara is saying, in a trauma-informed way, kind of prepare them for that, that it's very difficult to apply for SSI, especially with mental health conditions.

SC: All right. Another question we have is... Let me see. I just lost it. Another one's around...

[We were instructed not to apply for SSI for Afghan parolees because it could affect their immigration status, so many have held off on this.](#)

SC: Kara, I'm curious if you have heard, or Bayle, have either one of you heard of this or have anything to say?

KF: I haven't experienced this at all. That's not a guidance like our immigration attorneys have mentioned to us, and I know we have a large number of Afghan humanitarian parolees who have now received SSI, either because they're over 65 or because they do have a disabling condition. But I think that would be something if you have immigration attorneys on staff at your agency or at agencies in the community, you can verify with them to be certain.

BC: Yeah, I haven't heard about this either.

SC: Thank you. Another question is around...

[If a client receives some public benefits, such as SNAP and cash assistance, does this affect the amount the client can receive for SSI?](#)

SC: Bayle, do you want to answer this one?

BC: Yeah. So this... it'll depend on the family composition, but if they're on TANF or, well, RCA, it will be kind of canceled out. But if they're on TANF and they have children and a larger number of people in the family, their portion of TANF will be removed because it kind of cancels out. So this is definitely a case-by-case basis, but the state agencies should work together with Social Security to sort of figure out how much they should be receiving from each of those sources. And, Kara, I don't know if you have anything to add to that.

KF: I was going to say the same thing.

SC: Okay. Thank you. We also have a question, which I think is a good one, illustrating,

[What do people do when they haven't had many doctor's appointments yet?](#)

SC: So, in this specific example, they have a client who recently had a seizure for the very first time. He fell unconscious and was taken to the emergency room. The emergency room took away his license until he's seen and assessed by a neurologist. He's now no longer allowed to work around machinery. He also injured his back in this fall. He works in construction. He does not have his first consult with the neurologist until December 3rd.



He is a Ukrainian humanitarian parolee. The question is, should they bother starting the application before he sees the neurologist?

KF: I have a thought on this, but, Bayle, you can certainly disagree. I would personally wait in this case because in order to be approved for SSI, they do have to be assessed to be disabled for at least one year's time. So no one is going to get approved if this is four months that they have to take off of work due to an injury. So in my experience, I would wait until that appointment to see if the specialist anticipates that this disability will last a full year or a full 12 months before starting. Maybe the primary care doctor has an idea of this and they could give you some insights beforehand. But generally, I wouldn't begin until I know this is going to last at least a year, if not permanently.

BC: Yeah, I completely agree. I'm definitely an advocate for applying as early as possible, but I think in this case, it would make sense to wait because they likely, other than the ER report or visit, they likely don't have anything in their medical record indicating, like Kara said, that there is something that will last for 12 months or longer. So unfortunately, I think the best bet is to wait until that appointment and then see kind of where that... what that provider says.

SC: Thank you. And I agree, especially because there's not much progress you can make on the SSI application in a month. Now, maybe if the neurologist was a really long wait and it was six months to a year away, which sometimes happens depending on which specialist you're trying to see, and the person was not allowed to work in the meantime, then maybe I'd reconsider applying for SSI. But I agree, since it's coming up, probably not worth starting it yet.

SC: Another question we have, which maybe, Kara, you could field first, is

[Can you discuss how sponsorship might impact a client's SSI application?](#)

SC: They assume it impacts the assessment of income and resources. Would it impact anything else that you know of?

KF: I think it would be more as you're considering income and expenses, but I don't think the sponsorship itself should impact. So if the sponsor is providing free housing, then that means they're going to get a lower amount because they don't have that rent expense that they're paying each month. Or if they are getting financial assistance from this person, they are going to need to report that to the Social Security Administration. So I think, again, going back to taking it on a case-by-case basis, they could certainly still qualify if they have this disabling condition. But the award amount that they would be granted will be based on their household income and expenses. So any contributions by the sponsor would be taken into consideration with that total award amount.

SC: Thank you. Anything to add, Bayle? Next question is,

[Can a child with autism that's receiving SSI from a disabled parent also apply for SSI? And I know people frequently have this question, where can multiple people in the family have SSI?](#)

KF: Yes, multiple people in a family can certainly be approved for SSI. For spouses, there is a max award amount that they can be granted that, unfortunately, is lower than what the individual rate is. I forget the exact amount right now, but the individual max amount is \$914. And if both husband and wife, say, are approved for



SSI, their award amount is not going to be \$914 times two. But they certainly can both be approved. And then if there are children in the home who also have a disabling condition, they can be approved as well. So, no conflicts there.

SC: Thank you. Another question is,

I have a client who's turning 65 years in January of next year. Do you think I can start his application, or should I wait until next year?

SC: Bayle, do you want to field this one?

BC: Sorry, my internet froze for a second, so missed that one. But I think the question was, my client is turning 65, and should I apply before? Okay, yeah, this is a great question. In my experience, it actually might be worth applying now, because if... Social Security, what they're looking for to determine SSI is the things we discussed, but really what they're trying to figure out is, can this person work? And so if a person is 64 and they have some chronic illnesses and they're not able to speak English, and that's a key piece, that's actually something that is worth writing in that remarks portion of the disability report, that if your client is illiterate in all languages and can't speak English, those are all the pieces that Social Security is going to take into account when they're determining is there a job that the 64-year-old person can find with these chronic illnesses and if they are not literate in any language.

BC: Obviously, not speaking English, in and of itself, is not a reason to apply for SSI, but in this case of being close to that 65 years, I have had claims be approved that may not have been approved if that client was 30 years old. Same as we've said though, this is also just really case-by-case. And it really depends on how the disabilities... because you will have to apply based on disability if they're below 65. You can't apply based on age until after they're 65. So it would really be how do their disabilities impact their ability to work? So if it's a really healthy 64-year-old, even if they don't speak English or are illiterate in languages, they probably won't be approved. But if there are some chronic illnesses that do make it hard for them to work or to do things, then I do think it is worth trying.

SC: Thank you. I think a lot of these questions, again, are around certain conditions. So, we have another one:

Can Down Syndrome, autism, and generalized mental delay be considered for SSI? And what kind of documentation would they need from their specialist?

SC: Kara, do you want to take that one?

KF: Sure. So, Down Syndrome... I have experience helping children with Down Syndrome apply. In my experience, they get approved almost immediately, and that is having a diagnosis from the U.S. doctor that they are seeing if you do not have overseas medical documentation that is available in English. But Down Syndrome is generally quick. We can't guarantee anything, but in my experience, that's a pretty quick turnaround. Autism, I do believe that is where they're going to take the individual case into consideration and assess, again, the impact of the condition on the child and their ability to complete daily activities. So with all of these, again, referring back to that SSI Blue Book, there is the children's version, as well as the adult's version, and seen in detail the symptoms that are required for someone to be approved. And again, assessing with the parent, the doctor, even the school staff, if they're enrolled in school, maybe getting a copy of the IEP to see how this condition is impacting them on a day-to-day basis.



SC: Thank you. And then I see we do have further comments about this idea of a public charge and how...

Some people have received advice that depending on your status, you could... parolees could be impacted by having SSI and public charge.

SC: Kara or Bayle, do you want to speak any more about this?

BC: Yeah, that's actually a really good point. I personally don't know enough about the intricacies of that, of the public charge and how that works with immigration statuses. I know refugees are exempt, but it's very possible that that's not the case for others. And Kara, I don't know if you have any other thoughts.

KF: Yeah. I think for refugees, we want to make it clear that they are not impacted by public charge, so please don't let fears of public charge prevent you from applying for those with refugee status or asylee statuses, very straightforward, or eligible immigration statuses. But I think where it does get cloudy is with Ukrainian Humanitarian Parolees, Afghan Humanitarian Parolees, probably like Cuban-Haitian Entrants. So please defer to speaking with immigration attorneys and building up that network too within your local community, if you don't have some great immigration attorneys who understand public benefits, to try to build up that network so that you can get these questions answered specific to the clients and the situations that you're seeing.

SC: Thank you. Another question we have is,

Is the SSI eligibility regulation based nationwide or down to state-wide?

SC: So, it is nationwide, this eligibility criteria, although each state will examine the case. Nationwide, it's the same eligibility criteria.

If a child is over five years old [and] the doctor has prescribed two hearing aids due to hearing loss of more than 40%, is it possible to issue disability for such a child and receive SSI?

SC: Bayle, what do you think?

BC: I think this is a great case where you would want to consult the Blue Book. I know that... And I don't know it off the top of my head, but I know there are really pretty straightforward requirements around things like deaf and blind clients and the degree to which they are blind or deaf. And I know that there should be information in the Blue Book. I don't know, Kara, if you have anything else to add, but that's kind of my knee-jerk reaction, is to just try to get a copy of their medical records or to speak with their provider and send them that language that's in the Blue Book to see if they would qualify.

SC: Thank you. I wondered now if you guys wanted to spend just the last few minutes maybe each talking about a particular case or just...

Any more tips for people as they're going about these SSI applications?

SC: Maybe, Bayle, do you want to go first and then Kara?



BC: Yeah. One thing I didn't mention in my section but I was reflecting on a lot as I was preparing for this presentation is that this process can be really traumatic and triggering for clients. You wouldn't necessarily expect it to be, but I have had instances at several points where it can be really defeating and frustrating and kind of scary at times. For example, even just the SSI interview, interacting with a government official for that length of time can be very stressful for clients. That's one reason why I try to be present, if possible, or have someone from my team be present for those interviews to kind of give that person some moral support. Also things like filling out the function report. There's questions on there that ask a lot of comparisons between, what were you able to do before your disability versus now? Has your socializing changed at all before you became disabled? And so those questions can not only make your client think about their limitations, but [they] can also bring up memories of back home or what their lives used to be like before they came to the U.S.

BC: Same with so many questions around finances. Being asked in so many different ways if you have assets or resources and having to say “no” can be really disheartening, especially if you, at one time, did have more assets or resources. So I think just making sure you're aware that that is the case and that some of this can be triggering for clients and trying to give them the space to sort of process while being a really good advocate is the best you can do.

BC: And if you don't know how to proceed with a claim or you're in a situation where you're just unsure, trying to call and speak with that claims representative is probably the very best advice I can give. And it might take several calls on your behalf. It might take you leaving many messages, [chuckle] but really trying to be as best of an advocate as you can. Ask the questions you don't know answers to. That's really how I've found all of the knowledge I have, is just by being persistent and trying to advocate as best I can for my clients. So that was multiple things, but that's the one piece I left out, so I wanted to mention that.

KF: I would echo everything that Bayle says. And then I think you can turn this into a really valuable teaching and education time for the client. If they are approved for SSI, I don't know if we mentioned this previously, they're going to have to provide income information to SSA on a regular basis. In some cases, they're going to have to provide updated medical records. So it is really important that throughout this long process, you're teaching them the importance of checking their mail, being able—especially if they're pre-literate—being able to identify when something is from the Social Security Administration so they know to take it either to a case manager, to a friend in the community who can read English to help them. Ensuring they know how to get to Social Security on their own, or that if they have a disabling condition where they have mobility challenges, that they have other means of friends or family to support them and helping them to get there, because this is not a one-and-done situation. They are going to have to continue to engage with Social Security in order to maintain these benefits. Even if this is a permanent disability, they're going to have to maintain this.

KF: And then, lastly, I don't know if we highlighted interpretation enough. Social Security Administration is required to provide interpreters. However, in practice, that doesn't always happen. There might be delays and then being able to connect with an interpreter. So it's really important to advocate for that whenever you're on a call with the client. And like Bayle said, be present for some of these calls and meetings. At least in the Philadelphia area, people are having phone interviews rather than in-person interviews. But we are having many instances in which they call without an interpreter. So it is really critical for the case manager to be present, or if there is a family member who's fluent in English, for them to be present so they can advocate for an interpreter to ensure that things are moving forward in a timely manner with appropriate language access.

SC: Thank you so much. I know we didn't get to everyone's questions, and I apologize. We are at time.



Conclusion

Reviewing Learning Objectives

SC: So, I'm just going to quickly review the learning objectives. I hope that now you feel like you are more familiar with SSI and the application process and feel like you have some good tips to take moving forward with clients.

Feedback Survey

SC: Again, please take this survey. It's very quick, I promise. Less than 30 seconds. It's just a few questions. It'll really help us improve our training and technical assistance in the future.

Stay Connected

SC: And then lastly, just... I know I answered some Q&A, but if you guys have technical assistance requests, please stay connected with Switchboard. You can email Switchboard, visit them at switchboardta.org or follow on social media. And additionally, there was a slide of resources that will go out in the email that Switchboard will be sending out, but you can also feel free to email us for specific resources.

SC: Thank you, everyone, for coming and for your attention and all your great questions. We hope you have a great rest of your week. Take care. Bye.

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