

# Introduction to Social Security Disability & SOAR

## SSI

- Stands for Supplemental Security Income
- Needs-based; federal benefit rate is \$750 (2018); provides Medicaid

VS

## SSDI

- Stands for Social Security Disability Insurance
- Amount depends on earnings put into SSA system; Medicare generally provided after 2 years of eligibility

# Definition of Disability

According to the Social Security Administration (SSA), an individual is considered disabled if:

- Their mental or physical impairments can be determined by a medical professional.
- The impairment is expected to last at least 12 months or end in death.
- They are unable to work enough to achieve substantial gainful activity (SGA) because of mental or physical health.

# Substantial Gainful Activity

2018 SGA: \$1,180



# What Makes a Successful Application?

SSA and Disability Determination Services (DDS) need to see a clear connection between the applicant's disability and how it relates to functioning.

4 Categories of Mental Functioning:

1. Understand, remember, or apply information
2. Interact with others
3. Concentrate, persist, or maintain pace
4. Adapt or manage oneself

# SSI/SSDI Eligibility

---

## SSA's Definition of Disability



Medical Condition(s)

- Diagnosis
- Documentation
- Duration



Functional Impairment(s)

- Severity
- Work
- SGA

# What is SOAR?

- A model for assisting eligible individuals to apply for Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)
- For individuals who are experiencing homelessness or at-risk of homelessness and have a serious mental illness, co-occurring substance use disorder, or other physical disabilities
- All 50 states and Washington, D.C. currently participate

# Why SOAR?

- 28% of initial applications are approved the first time for the general population.
  - For individuals at risk or experiencing homelessness, the percentage is less than half of that.
- Having a source of income is crucial to maintaining housing.



# Critical Components of SOAR

- Serving as the Applicant's Representative
- Collecting and Submitting Medical Records
- Writing and Submitting a Medical Summary Report (MSR)
- Obtaining a Co-Signature on the MSR by an Acceptable Medical Source
- Completing a Quality Review of Applications Prior to Submission

# What is the MSR?

The Medical Summary Report (MSR) is SOAR's signature tool and key to a successful application. It provides a succinct, comprehensive summary of the applicant's personal and treatment history and its impact on his or her life. It also clearly describes the factors affecting functioning and ability to work.

# The Sobriety Myth: Understanding Substance Use Disorder & SSA Benefits

- There is a common myth that clients must be sober to be found eligible.
- In fact: Issue is whether substance use is “material” to the disability.
- Ask: Would they still be disabled without the existence of substance use?
  - If yes, then the person is potentially eligible for benefits.
  - If no, then substance use *is* material and the person would *not* be eligible for benefits
- Don't ask if the substance use “causes” the disability because long term impact of substance use can cause potentially disabling conditions.

# The SOAR Process in Maine

- All 9 SSA offices and DDS expedite claims that are properly filed using the SOAR model.
- SOAR providers have designated SSA contacts in each office to communicate with about claims.
- SSA and DDS are supportive of the initiative.
- The State Team Lead and SOAR Technical Assistance Liaison provide support to case managers utilizing SOAR.

# How do States & Communities Benefit?

---



SSI/SSDI and Medicaid/Medicare bring federal dollars into states, localities, and community programs:

- Health providers can recoup cost of uncompensated care
- States and localities can recoup the cost of public assistance
- Cash benefits and back payments received by individuals is spent in the local community (*2017: \$356 million*)

# How do States & Communities Benefit?

## Cost Savings for State/Local

### Government:

- Reimbursement of general assistance spending (Average \$3,562 per eligible beneficiary)
- Reduced shelter stays

## Cost Savings for Hospitals

- Average Medicaid reimbursement in 2017 was \$5,929 per eligible beneficiary

## Increased Income for Individuals:

- Monthly SSI/SSDI income supports housing goals
- Using a non-attorney representative (SOAR provider) allows individual to keep all backpay (Average \$5,520 in 2017)



# SOAR WORKS 2016 OUTCOMES

## ✓ 2016 Initial Applications



**4,134**  
Approvals



**67%**  
Approval rate



**101**  
Average days  
to decision

## ☑ 2016 Appeals



**734**  
Approvals



**60%**  
Approval rate



**196**  
Average days  
to decision

## ✓ Cumulative Outcomes



**31,356**  
Initial application  
approvals since  
2006



**65%**  
Cumulative  
approval rate  
since 2006



**36,112**  
Individuals gained access  
to SSA benefits with SOAR  
(initial applications & appeals)



## 2016 Top 10 States\*

Pennsylvania  
Tennessee  
Maryland  
Arkansas  
North Carolina

South Dakota  
Washington  
Rhode Island  
Alabama  
Kansas



**84%**

Approval rate

\*Ranking based on cumulative approval rates. Inclusion in ranking required reporting in 2016 and at least 100 cumulative decisions.



## 2016 States with 1,000 Approvals\*

Florida  
Ohio  
California  
Pennsylvania

Georgia  
Utah  
Michigan  
Tennessee

North Carolina  
Minnesota  
New York  
Oregon

\*Ranking based on approvals. Inclusion in ranking required reporting in 2016 and at least 1,000 cumulative approvals. Combined, these states have 21,411 approvals.



## 2016 Monetary Benefits

**\$317,641,152**  
Brought into the  
economies of the  
participating localities

**\$5,356,449**  
Received in back  
payments  
(1,001 individuals)

**\$1,168,097**  
Medicaid & Medicare  
reimbursements  
(138 individuals)



## 2016 Employment

**103**  
People working at the  
time of application



**\$40,973**  
Total additional  
income



# Benefits of the SOAR Online Course

- Standardized training across all geographic areas
- Allows SOAR Leaders to coordinate follow-up training and support
- 20 NASW CEUs
- FREE and all online
- Can be self-guided or part of a cohort for support

# Next Steps

- Learn more about SOAR
- Reach out to your State Team Lead (Ashley Karr)
  - Email: [akarr@preblestreet.org](mailto:akarr@preblestreet.org)
  - Phone: 207-899-8692
- Register for the SOAR Online Course