

Qualifying for Social Security Disability Benefits

For those who experience homelessness or who don't have a permanent address, life is already enough of a struggle. However, living life while homeless and coping with a severe disorder can be even tougher. Thankfully, Social Security disability benefits are available to all disabled Americans, regardless of housing status. If disability benefits may be helpful to you, continue below to learn about the difference programs available.

SSDI and SSI

Beginning the disability benefits process means learning what programs are available to you. Depending on your work history and income history, you may be able to qualify for one or both of Social Security's disability programs.

SSDI

If you have a prior work history, then Social Security disability insurance (SSDI) is likely the right choice for you. This program is for workers whose disabilities are severe enough to prevent them from continuing work. To qualify, applicants must have earned enough "credits" in their working years by contributing money to Social Security through taxes. If you have contributed enough credits for someone of your age, then you technically qualify for SSDI. To see if you have earned enough credits for your age range, you can consult the SSDI credit chart on the Social Security Administration (SSA) website, or you can call your local Social Security office.

SSI

Supplemental Security Income is for those without prior work history, without proper income, or who are under 18. This program does not require credits, but it does require that applicants make under a certain amount of money to qualify for financial assistance. Individuals must make under \$750/month to qualify, while couples must make under \$1,125/month. Income earned through work is reduced by half when factored into this monthly limit, so it is common for SSI recipients to earn more than this a month and still qualify for benefits. However, certain forms of income or living arrangements (such as living in public housing or in a shelter) may effect your eligibility for SSI benefits.

If you are unsure whether or not you qualify for one or both programs, you can call your local Social Security office or speak with a representative directly to explore your options.

Medical Qualifications

Both SSDI and SSI require applicants to be considered "totally and permanently disabled" to qualify for benefits. This means that the applicant's condition must be a) severe enough to hinder them on a daily basis, and b) expected to last longer than 12 months or result in

death. To determine if an applicant meets this criteria, the SSA compares each applicant's diagnosis to its corresponding listing in the "Blue Book".

The Blue Book is a collection of all qualifying disabilities approved by Social Security. It is organized into 14 large sections for each major disorder type (i.e. neurological disorders, immune system disorders, digestive system disorders, etc.) and further divided into listings for individual disorders. To see if your condition medically qualifies for benefits, you can use this system to reference your disorder's entry in the Blue Book. For example, if you were looking to qualify for benefits with a condition impacting your mental health, you can examine section 12.00 of the Blue Book. Here, you can find out how to qualify while experiencing conditions such as Schizophrenia, different mood disorders, Autism, trauma related stress disorders and more.

If your disorder is not listed in the Blue Book or you are unsure whether or not you qualify, speaking with a physician is always the best way to assess your situation. Physicians can compare your diagnosis directly to complex Blue Book descriptions and inform you of whether or not you may be eligible.

Veterans and Disability Benefits

If you are a veteran, you can qualify for both Social Security disability and VA benefits at the same time. Conditions like amputations, traumatic brain injuries, PTSD are all qualifying conditions. Unlike VA benefits, you can qualify for conditions that aren't a result of active duty. If you suffered a TBI while in active duty and have since been diagnosed with lung cancer (unrelated to active duty), you can qualify for SSD under both conditions. If you have a VA disability rating of 100% P&T, be sure to make note on your application to have an expedited application process.

Starting the Application

Those experiencing homelessness are afforded the same rights and privileges as anyone else when applying for benefits. Therefore, you do not have to have a permanent address in order to receive benefits. To apply, all that is needed of you is your medical history, work history, and personal information to be included on the application. Applications can be filled out either online (for SSDI) or in person (for SSI) at your soonest convenience. If you are deemed eligible for benefits, you can either have your benefits:

- a) directly deposited into your personal bank account,
- b) mailed to a third party,
- c) mailed to a representative or third party that you have deemed your "representative payee", or
- d) deposited onto a Direct Express debit bank card.

If at any point you require assistance on your application, you can call your local Social Security office for help or schedule an in-person appointment to ask questions about your application.

This article was written by the Outreach Team at Disability Benefits Help. They provide information about disability benefits and the application process. To learn more, please visit their website at <http://www.disabilitybenefitscenter.org> or by contacting them at help@ssd-help.org.

Helpful Resources:

<https://www.ssa.gov/benefits/disability/>

<http://www.disabilitybenefitscenter.org/glossary/social-security-disability-work-credit>

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

<https://www.ssa.gov/disability/professionals/bluebook/12.00-MentalDisorders-Adult.htm>

<https://www.ssa.gov/people/veterans/100pt.html>

<http://www.disabilitybenefitscenter.org/state-social-security-disability/>