



Social Security Administration (SSA) Disability Benefits & Brain Injury

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Where can I find more information on disability benefits through SSA?

Two useful resources on Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are:

1. The Red Book 2016 which is published by SSA

<https://www.ssa.gov/redbook/documents/TheRedBook2016.pdf>

*2016 RED BOOK
A SUMMARY GUIDE TO EMPLOYMENT SUPPORTS FOR PERSONS WITH DISABILITIES
UNDER THE SOCIAL SECURITY DISABILITY INSURANCE AND SUPPLEMENTAL SECURITY
INCOME PROGRAMS*

2. The Ultimate Disability Guide, which is put out by an attorney in another state whose practice revolves around SSDI claims.

<http://www.ultimatedisabilityguide.com/>

3. The Blue Book (contains impairment listing)

<http://www.socialsecurity.gov/disability/professionals/bluebook/11.00-Neurological-Adult.htm>

The information in this booklet is taken directly from these sources and provides an overview. For full details please refer to the documents.

How does SSA define disability?

What is Social Security Disability Insurance (SSDI) and Social Security Income (SSI)?

The Social Security Disability Insurance and Supplemental Security Income disability programs are Federal programs that provide assistance to people with disabilities.

[Social Security Disability Insurance](#) pays benefits to those who are unable to work for a year or more because of their disability and are "insured," meaning that you worked long enough and paid Social Security taxes. **Medicare** is available to those receiving **SSDI** benefits after 24 months

[Supplemental Security Income](#) pays benefits based on financial need to those that are determined as being disabled and unable to work for a year or more due to their disability.

What is disability?

The definition of disability under Social Security is different than other programs. Social Security pays only for total disability. **No benefits are payable for partial disability or for short-term disability.**

"Disability" under Social Security is based on your inability to work. *We consider you disabled under Social Security rules if:*

- *You cannot do work that you did before;*
- AND**
- *We decide that you cannot adjust to other work because of your medical condition(s);*
- AND**
- *Your disability has lasted or is expected to last for at least one year or to result in death.*

This is a strict definition of disability. Social Security program rules assume that working families have access to other resources to provide support during periods of short-term disabilities, including workers' compensation, insurance, savings and investments.

What is the application process? Any Tips?

When can I apply?

You should apply for disability benefits as soon as you become disabled.

Complete [your application online](#). There are Disability Starter kits online that can take you through the process.

- Call the toll-free telephone number **1-800-772-1213**.
- Call or visit [your local Social Security office](#).

Should I work when I am applying?

There is mixed feedback from attorneys as to whether or not to work during the eligibility process. Some say, working will increase your credibility, it will show SSA that you really do want to work. Others say, it may confirm to SSA that you can work and do not need disability. Work can bring meaning and structure (helpful to someone with a brain Injury) to the day. The eligibility process may stretch out indefinitely so it may be best to not put your life on hold waiting for the decision. If someone does work if they go above the Substantial Gainful Activity amount, this will result in denial of the claim as it will be evidence that you can engage in meaningful work activity with your disability.

What is Substantial Gainful Activity?

Substantial Gainful Activity (SGA) The Substantial Gainful Activity (SGA) amount for persons with disabilities other than blindness is **\$1,130 per month in 2016**.

Tips on Filling out the application

- List all medical conditions not just the primary. If you have a brain injury and another medical condition be sure to include that.
- Try to submit as much medical evidence as you can when you submit your application. Hospital records, doctor's reports, and treatment notes. (but do not delay submitting if you are having trouble gathering everything)
- Fill out all forms completely, or your claim will be delayed
- When filing forms be honest about your work history and how you performed. Don't inflate as one might do when doing a resume.
- Respond promptly to any requests form paperwork from SSA.

Suggestion: Keeping a journal of how the disability limits day to day functioning can be helpful when needing to fill out forms. Be specific. For example, An individual may say he/she dresses independently. But, did someone remind the person to bathe? Did

someone cue the person to dress? Did they lay out the clothes? Do they remind them socks on before shoes? Or another example. A person may say they are independent with meals. Does someone have to supervise use of the stove? Do they remember to use a timer? To turn off the stove? Do they need assist grocery shopping? Do they need assist with food prep? Are they able to remember to turn off the stove? Do they remember when to eat? Be sure to note all changes from before the injury to after the injury.

What would be helpful in processing my claim? From the ultimate disability guide

[Ask a Social Security Disability Lawyer](#)

1. The first Social Security Disability advice I can give you is to make sure to get as much medical information that is relevant to your claim to Social Security or your lawyer as soon as possible.
2. Another disability tip is to follow up in regard to forms your Doctor needs to fill out. At times, someone's claim is delayed significantly only to find out SSA is waiting on outstanding medical documentation from a doctor.
3. My third tip to win disability is to include all of your medical conditions when you apply. The reason this is important is that Social Security will look at all of your conditions together to see how it limits you. For example, even though your brain injury may be your biggest medical problem you may have a number of other medical conditions that each by themselves might not be that limiting but in combination with your back may show you to be disabled. Some ailments commonly left out by people is obesity, asthma, depression, diabetes, migraine headaches, and sleep difficulties.
4. My fourth disability help tip is if you have an attorney stay in touch with him/her and check on your case every couple of months. Many lawyers handle large caseloads and this will assure your case is up to date. But don't call every day or week. Social Security Disability cases can take a long time and an update every couple of months should make sure your case is running smoothly. If you don't have a lawyer you should call Social Security with the same frequency.
5. Some more disability advice is if Social Security or your lawyer is having trouble getting medical information from your doctors take it upon yourself to get what is needed. Doctors are very busy and providing records or filling out forms often takes a back seat to treating patients. I have found that when a doctor's patient asks the doctors for medicals they usually will provide them pretty quickly. Also many doctors will want to examine you before they fill out a Residual Functional Capacity (RFC) form.

6. My sixth tip for help with Social Security Disability is if you are denied appeal ASAP. There are time limits in which to appeal and if you don't appeal in time you may have to start over and this could cost you both time and past due money.

Applying for Social Security Disability benefits requires extensive information about you, your injury or illness, your medical records, and your work history. The more accurate and specific you can be in your application, the greater the chance it will be approved. To know what the SSA wants and how to present it is difficult. Below is what you will need to give SSA to start your claim.

- **Medical history:** The Social Security Administration will want the names, addresses, phone numbers, and dates of service for all the doctors, hospitals, and clinics you've seen for your injury or illness. They will send for these records but don't count on them to do it. Make it your responsibility to get everything in.
- **Work history:** Your application must include a complete work history that describes all the kinds of jobs you've held over the past fifteen years. The examiners will want to know if your injury or illness prevents you from doing the type of work you've previously done. It would be a good idea to write down all your old work before meeting with SSA or filling out papers.
- **Personal/educational history:** Your age at the onset of the disability and your level of education may both have a bearing on whether you will be considered disabled. The Social Security Administration recognizes that people who are older and have less education have more difficulty with retraining and finding new employment. This does not mean that younger higher educated individuals can't win, it is just more difficult. They will also want to know if you have had any vocational schooling.

http://www.ultimatedisabilityguide.com/grid_rules.html

What happens after my claim is reviewed?

If approved when do I get my benefits?

If your application is approved, your first Social Security benefit will be paid for the sixth full month after the date we find that your disability began.

For example, if your disability began on June 15, 2015, your first benefit would be paid for the month of December 2015, the sixth full month of disability.

Social Security benefits are paid in the month following the month for which they're due. This means that the benefit due for December would be paid to you in January 2016, and so on.

If I am not approved, what happens next?

File an [Appeal](#) ASAP.

Many people who do not have representation may choose to obtain representation at this time. There is attorney representation available and non-attorney representation.

Attorney Options:

1. **Statewide Legal Services (SLS)** has a telephone hotline helping callers with legal problems in Connecticut. If you are eligible for their services, they may provide advice to help with your legal problem.

<http://www.slscct.org/>

SLS on SSDI and SSI:

<http://ctlawhelp.org/unable-to-work-social-security-ssi-disability#>

<http://ctlawhelp.org/self-help-guides/state-and-federal-benefits/social-security>

2. **CT Bar Association**

Go to <http://www.ctbar.org/search/custom.asp?id=2968> and choose Social Security as an area of practice.

3. **Social Security Disability Assistance**

Area Agency on Aging of South Central Connecticut
One Long Wharf Drive, Suite 11

New Haven, CT 06511
Telephone: (203) 752-2959

Email: ssds@aoascc.org

Website: www.aoascc.org/ssda

If your claim has been denied, they may be able to help. Fee is based on a sliding scale based on your individual situation.

4. **National Organization of Social Security Claimants Representatives** is an association of over 4,000 attorneys and other advocates who represent Social Security and Supplemental Security Income claimants. For help finding an attorney call 800-431-2804.

<http://www.nosscr.org/>

5. There are also non attorney representation options:

- **Allsup**
<http://www.allsup.com/>
Social Security Disability Representation
Free SSDI evaluation available
800-297-4357
- **Binder and binder**
Free consultation
<http://www.binderandbinder.com/>
Social Security Disability Advocates
1-800-662-4633

What Does Social Security Disability Representation Cost?

The SSA determines the fee that any representative can charge for SSDI representation. Currently, under the SSA's fee agreement approval process, it is 25 percent of the retroactive dollar amount awarded, not to exceed \$6,000.

How do I get help returning to work?

I cannot do the same job I used to do. Who can help me?

Bureau of Rehabilitation Services provide vocational supports to those with disabilities who wish to obtain or maintain employment. Contact BRS for information on the eligibility process.

Bureau of Rehabilitation Services

Department of Rehabilitation Services

55 Farmington Avenue-12th Floor Hartford, CT 06105

1-800-537-2549 (Toll-Free)

(860) 424-4844 (voice); (860) 424-4850 (Fax)

Applying for Services at BRS

<http://www.ct.gov/brs/cwp/view.asp?a=3890&q=459988&brsNav=|>

What if I am receiving benefits and want to go back to work?

Talk to a local benefits specialist. They are available for SSDI beneficiaries. They can do a benefits planning query which provides information about a beneficiary's disability cash benefits, health insurance, scheduled continuing disability reviews, representative payee, and work history, as stored in SSA's electronic records.

Where do I find these specialists?

Please call 1-800-773-4636 or contact the office closest to where you live and ask to be connected with the Benefits Specialist:

- Greater Hartford and Willimantic: (860) 723-1412
- Greater New Britain and Meriden (860) 612-3571
- Greater New Haven and Middletown (203) 974-3027
- Greater New London and Norwich (860) 439-7674
- Fairfield County and Danbury (203) 551-5520
- Greater Waterbury and Torrington (203) 578-4557

Spanish-speaking Benefits Specialists are available.

Connect-to-Work Project Director

You may contact the Director in the BRS Central Office:

Joyce Armstrong - (860) 424-4849, toll free at 1-800-773-4636 or by e-mail

joyce.armstrong@ct.gov.

