

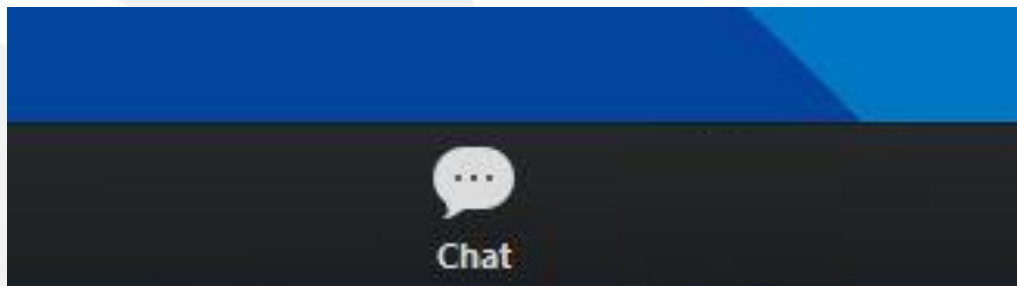


Disability Chat: Work Credits and How to Qualify for Disability

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HDSA Disability Chat Series
October 17, 2019

Questions

- Questions will be answered after the presentation.
- However, you may send a question anytime during the presentation.
- Click on the “Chat” function in the toolbar.
- Type in your question and hit send.
- Only HDSA and panelists will be able to see your question.



To View this Webinar Again

- One week after this webinar, you will be able to access it for viewing on the HDSA national website.
- To access this presentation, go to www.hdsa.org/disabilitychat or HDSA's YouTube Channel.
- You will be able to view this webinar recording, as well as all new disability presentations.



Disability Chat

Upcoming webinars

- On November 21, Disability Chat will explore **The 5 Step Evaluation: How Social Security Evaluates a Disability Claim and What Evidence You Need**. This Chat will provide an in-depth look at the Social Security disability evaluation process, how they examine a Huntington's Disease Application, and what evidence needs to be included in a claim.
- To register for an upcoming chat, please go to: www.hdsa.org/disabilitychat where you will find the link to register.



Huntington's Disease
Society of America

The information provided in this webinar series is for informational use only.

HDSA encourages all attendees to consult with their primary care provider, neurologist or elder care attorney about any advice mentioned as part of any presentation.

Work Credits and How to Qualify for Disability

An overview of Social Security's work credit criteria, how to earn work credits, and benefit options for those with limited or no work credits.

Overview

- Work Credits
- Social Security Disability
- Who is not Eligible for Benefits
- Alternate Benefit Options

Work Credits

- What are work credits?
 - They are the building blocks needed to qualify for Social Security benefits
 - Work credits are determined by earnings and work history
 - No benefits, Disability or Retirement, can be paid if you do not have enough credits

Social Security Benefit Types



Social Security
Retirement benefit



Social Security
Disability benefit



Social Security
Survivor benefit



Medicare

Earning Work Credits

- How do you earn work credits?
 - In 2019, you receive one credit for \$1,360 of earnings
 - You can earn up to 4 credits per year
 - Earning \$5,440 or more this year would max out your credits
 - Every year, the amount of earnings needed for one credit goes up slightly

How are Social Security benefits earned?



Securing today
and tomorrow

Work Credits

Your work history directly impacts your future benefits



40 Credits
needed for
Retirement and
Medicare benefits



\$1,300 = 1 credit
in covered
earnings



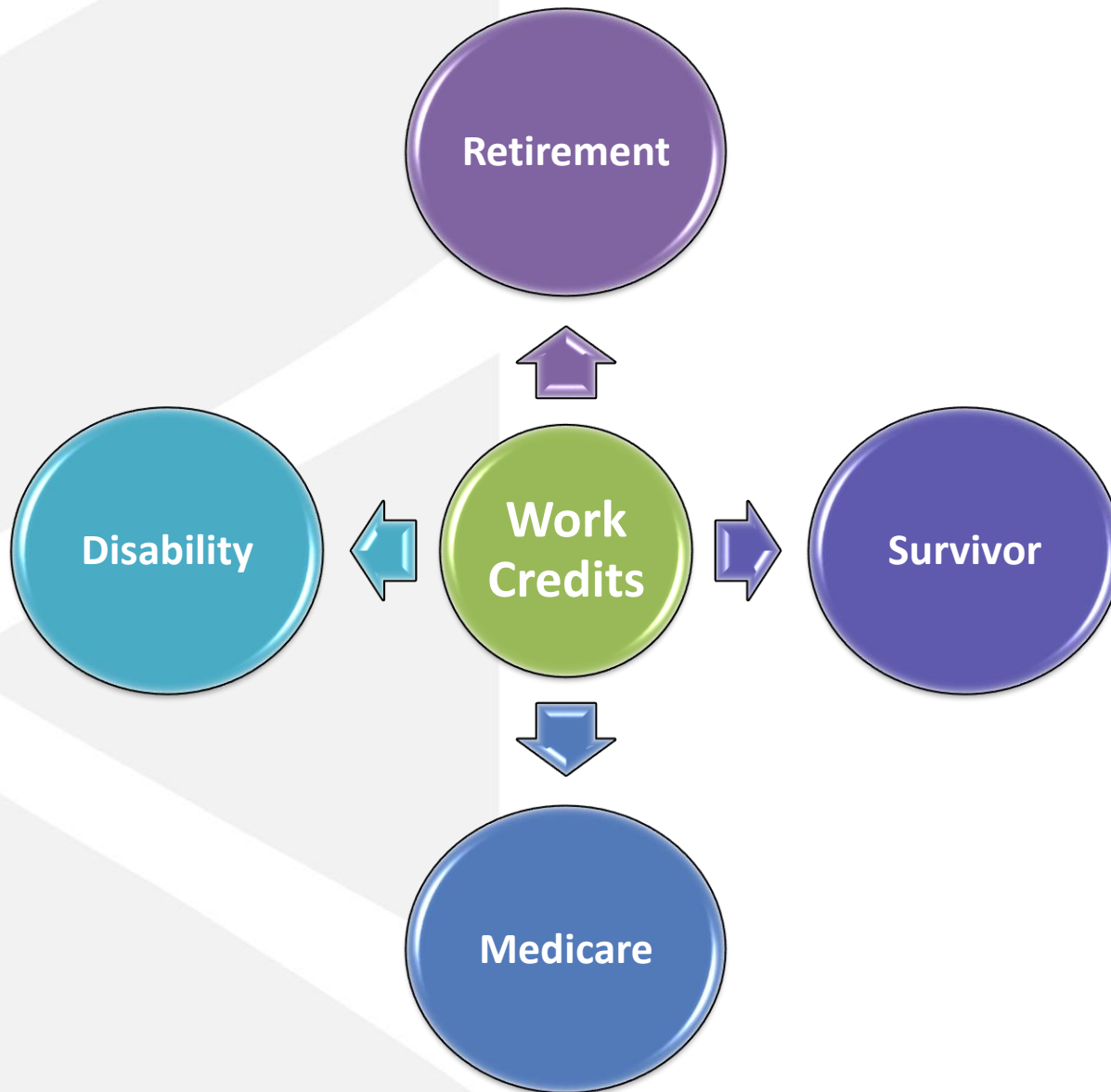
you can earn
a maximum of
4 credits
a year

Social Security Administration
Publication No. 05-10314 | Produced at U.S. taxpayer expense

[SocialSecurity.gov](https://www.SocialSecurity.gov) |   

Income Sources

- What income sources count towards work credits?
 - Traditional paycheck: W-2
 - Self-employment
 - Commission and tips
 - Vacation pay and severance pay



Credits Needed for Retirement

Age for Unreduced Social Security Retirement Benefits

Birth Year*	Full Retirement Age
1951–1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

*Those born on January 1 refer to the prior year.

- Need 40 credits, or 10 years of work
- Does not have to be recent work
- Retirement eligibility is based on date of birth

Credits Needed for Disability

- The credits needed for disability depend on your age when you become disabled
 - The younger you are, the fewer credits are needed for disability
 - If you become disabled before age 24, you need six credits earned in the three years before you became disabled
 - If you are between ages 24 and 30, you generally need credits for half of the time between age 21 and the time you became disabled.

Credits Needed for Disability

- If you are disabled at age 31 or older, you need at least 20 credits in the 10 years immediately before you became disabled.

Disabled at age	Credits needed	Years of work
31 through 42	20	5
44	22	5 ½
46	24	6
48	26	6 ½
50	28	7
52	30	7 ½
54	32	8
56	34	8 ½
58	36	9
60	38	9 ½
62 or older	40	10

Credits Needed for Survivors

- Social Security provides income to the families of workers who die
- The number of years you need to work for your family to be eligible for survivor benefits depends on your age when you die
 - Currently insured – have at least six credits earned in the last 4 years, ending when the worker dies
 - Surviving spouse caring for a child
 - Child under the age of 18
 - Fully insured – based on age
 - Retirement benefits for spouse
 - Widow benefits
 - Disability benefits

Credits Needed for Medicare

- No credits are required for Medicare.
- The credits for Medicare purposes reduce, or eliminate, part A premium

Credits	Part A Premium 2019
Less than 30	\$437
30 - 39	\$240
40	\$0

Social Security Disability

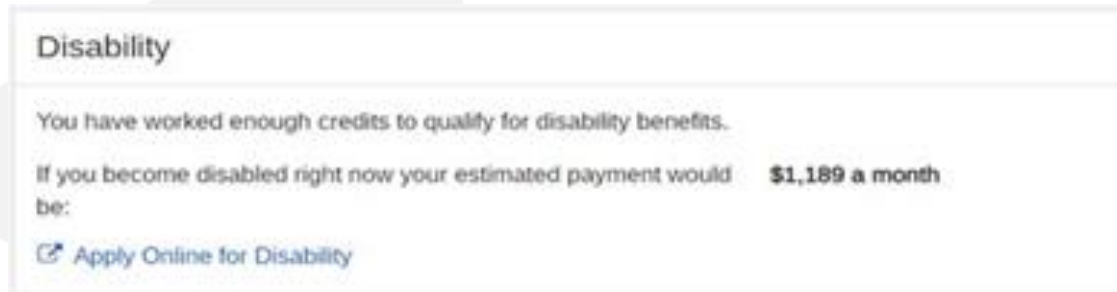
- Federal benefit program designed to provide long-term financial and medical insurance assistance
- Work based credit program → employees pay into the system
 - For ages 18-66
 - Number of credits needed depends on age
 - Benefit amount depends on how much was paid into the system (the amount is different for everyone)
 - National average: \$1,200
 - Max benefit: \$2,861
 - Credits expire once you stop working
 - Generally expire after 5 years if you have consistent work history
 - If work history is sporadic, credits may expire sooner

Social Security Disability

- Application process can take 6 months - 36 months
 - Initial application: 6 months
 - Reconsideration: 4 months
 - Administrative Law Hearing: 18-24 months
- HD qualifies for Compassionate Allowance
- After approval, disability is reviewed every 1-7 years
 - Depends on severity of case and likelihood of improvement
 - HD cases are reviewed every 5-7 years
- SSDI switches to Retirement once full retirement age is reached
 - Birthday on or after 1960 = 67 years old

How Do You Check if You Have Enough Credits?

- Can create a mysocialsecurity.gov account to determine eligibility



- Must call Local or National Social Security office to get Date Last Insured
 - <https://secure.ssa.gov/ICON/main.jsp>

Date Last Insured

- DLI is the date when your eligibility for SSDI benefits run out
 - Non-medical criteria for disability
- DLI is based completely on **YOUR** personal work history
- Disability Credits Expire
 - Generally have 5 years to apply once you stop working
 - Gaps in work history will impact DLI
 - Example:
 - March 31, 2020
 - June 30, 2020
 - September 30, 2020
 - December 31, 2020

Old Date Last Insured

What happens if you have an old DLI?

- It is possible to get a disability approval with an old DLI, but it is a lot more complicated
- SSDI: Need medical evidence prior to DLI indicating you had symptoms of HD at that time and it caused an inability to work
 - *It is okay if you did not have a formal dx of HD prior to DLI, but there needs to be medical evidence of symptoms*
 - **If there is no medical evidence before the DLI then there is no claim for SSDI**

No Date Last Insured

What happens if you do not have a DLI?

- **Did not work or did not work enough**
- **Did not pay into the SSA system**
 - *Private pension program*
 - You may still be eligible for the nonfinancial SSDI benefits - Medicare
 - Apply for disability under the private program

Who is not Eligible for Social Security Disability Benefits?

- Workers with too few work credits
- Workers with credits that are too old
- Workers who move to certain countries
- Certain legal immigrants
- Certain government employees
- Self-employed tax evaders

Other Benefit Options

- What happens if you do not qualify for Social Security disability benefits?
 - Supplemental Security Income
 - Adult Child Disability Benefits
 - Disabled Widowed Benefits

Supplemental Security Income

- Federal benefit program designed to provide long-term financial and medical insurance assistance
- Program for those with limited financial resources and limited work history
 - No age or work credit requirements
 - Strict financial requirements
 - Individuals cannot have more than \$2,000 in resources
 - Couples cannot have more than \$3,000 in resources
 - Maximum possible benefit is \$771 per month
 - This amount is impacted by in-kind support, living situation, etc.
 - Many people receive less than the maximum benefit

Supplemental Security Income

- Application has to be completed in person
- Application process can take 6 months - 36 months
 - Initial application: 6 months
 - Reconsideration: 4 months
 - Administrative Law Hearing: 18-24 months
- After approval, disability is reviewed every 1-7 years
 - Depends on severity of case and likelihood of improvement
 - HD cases are reviewed every 5-7 years
- Must continue to follow strict financial requirements
 - SSA checks financial status and will take benefits away if you go over the financial limits
 - SSA back pay will be counted towards resource after 9 months
 - Overpayments

Adult Child Disability Benefits

- Federal benefit program designed to provide long-term financial and medical insurance assistance
- Program designed to protect adults that became disabled before age 22 and were not able to work
- This a "child's" benefit because it is paid on a parent's Social Security earnings record
- Definition of "Child"
 - Biological child
 - Adopted child
 - Step-child
 - Grandchild
 - Step-grandchild

Adult Child Disability Benefits

- Must be unmarried, age 18 or older, and meet the definition of disability for adults.
- Adult child must not have substantial earnings
 - 2019: less than \$1,220
- Can only receive benefits if parent is disabled, retired, or deceased
- Application has to be completed in person
- Application process can take 6 months - 36 months
 - o Initial application: 6 months
 - o Reconsideration: 4 months
 - o Administrative Law Hearing: 18-24 months
- o After approval, disability is reviewed every 1-7 years
 - o Depends on severity of case and likelihood of improvement
 - o HD cases are reviewed every 5-7 years

Disabled Widows Benefits

- Benefits may be paid to a widow, widower, or surviving divorced spouse with a disability:
 - the disabled individual is between ages 50 and 60;
 - Their condition meets the [definition of disability](#) for adults;
 - The disability started before or within seven years of the worker's (spouse's) death
 - Example: If a widow became disabled immediately after her spouse's death but she did not reach the age of fifty within seven years of her spouse's death, she will not be eligible for benefits.
 - **Exception**: If a widow first received mother's or father's benefits for caring for children, the seven-year period starts when the mother's or father's benefit ends.

Disabled Widows Benefit

- Widows, widowers, and surviving divorced spouses can only apply in person for benefits
- Application process can take 6 months - 36 months
 - o Initial application: 6 months
 - o Reconsideration: 4 months
 - o Administrative Law Hearing: 18-24 months
- o After approval, disability is reviewed every 1-7 years
 - o Depends on severity of case and likelihood of improvement
 - o HD cases are reviewed every 5-7 years
 - o Likelihood of review is less because the individual is so close to retirement age

Questions?