

WHAT DO I NEED TO KNOW ABOUT SOCIAL SECURITY DISABILITY AND THE COVID-19 PANDEMIC?

HOW COULD COVID-19 IMPACT MY DISABILITY APPLICATION?

Social Security is open and continues to operate and process disability applications, as well as continue other essential services, at this time. You can find out more about what services Social Security is providing here: https://www.ssa.gov/coronavirus/. Compassionate allowance cases, like Adult Onset Huntington's Disease, are considered critical cases and are being prioritized. Despite prioritization, it may take longer to process your disability application because Social Security has to operate differently as a result of social distancing restrictions; they have already ceased all in-person operations. Additionally, disability applications may be delayed because they rely on medical records, and medical record processing could be slowed because of the current demand on the healthcare system.

HOW COULD COVID-19 IMPACT MY DISABILITY HEARING?

If you have a scheduled disability hearing, contact your Office of Hearing Operations to get specific details and instructions regarding your hearing. You can find your Office of Hearing Operations here: https://www.ssa.gov/appeals/ho_locator.html#&vt=3. Some Hearing Offices are continuing to conduct hearings at this time via phone, and some Hearings Offices have postponed all hearings due to the cessation of all in-person operations. The status of your Office of Hearing Operations is unique to your state and could change so please continue to contact them directly.

HOW COULD COVID-19 THIS IMPACT MY MONTHLY DISABILITY PAYMENT?

This will not impact your monthly disability payment, especially if you have set up direct deposit. If you are receiving your monthly benefit by mail, you will continue to receive your benefit at this time, but that is dependent on the operation of the United States Postal Service. Please see their statement: https://about.usps.com/newsroom/statements/usps-statement-on-coronavirus.htm. The CDC, the WHO, and the Surgeon General have indicated that there is currently no evidence that COVID-19 is being spread through the mail.

FRAUD WARNING

Be aware of fraudulent letters threatening suspension of Social Security benefits due to COVID-19-related office closures. Social Security will not suspend or discontinue benefits because offices are closed to the public for in-person service. Report Social Security scams using the dedicated online form, at https://oig.ssa.gov. Please share this information with friends and family to help spread awareness about Social Security scams.

HOW CAN I REDUCE MY MEDICARE COSTS?

If you are currently enrolled in Medicare and your monthly income is less than \$1,500 as an individual, or \$2,000 as a married couple, you may be eligible for additional assistance, including help paying your Medicare Part B premium, deductibles, coinsurance, and copayments through Medicare Savings Programs. You can find more information at Medicare.gov or you could contact your State Health Insurance Assistance Program (SHIP).

FRAUD WARNING

Scammers are offering COVID-19 tests to Medicare beneficiaries in exchange for personal details, including Medicare information, but the services are unapproved and illegitimate.

HOW CAN I CONTINUE TO GET HEALTH INSURANCE COVERAGE/PAY FOR MEDICAL EXPENSES?

If you no longer have health insurance coverage because you or a spouse was laid off, and you previously received health insurance through an employer, you can sign up for private health insurance through Healthcare.gov due to a qualifying event. You may also be able to continue your health benefits provided by your former employer through COBRA. You should also contact your medical providers to get information about low income assistance programs and payment plans. Many healthcare systems (Kaiser, Duke Medical Center, OSU Medical Center, UnityPoint Health, etc.) offer financial assistance.

IF I AM RECEIVING SOCIAL SECURITY DISABILITY, WILL I GET A STIMULUS PAYMENT?

Yes, many individuals receiving disability and retirement will receive a stimulus payment. Eligibility is based on 2019 federal tax returns, if already filed, or 2018 returns (the IRS has extended the tax deadline to July 15, 2020). For more information, please see:

- F.A.Q. on Stimulus Checks, Unemployment and the Coronavirus

 Bill: https://www.nytimes.com/article/coronavirus-stimulus-package-questions-answers.html
- US coronavirus stimulus checks: are you eligible and how much will you get?: https://www.theguardian.com/world/2020/mar/26/us-coronavirus-stimulus-all-you-need-to-know
- What's In It For You? \$1,200 Checks, 13 Weeks Of Unemployment
 Payments And More: https://www.npr.org/2020/03/25/821514231/whats-in-it-for-you-1-200-checks-13-weeks-of-unemployment-payments-and-more

This legislation has not yet become law so Social Security does not have any updates at this time. At this time, do not contact Social Security with questions about the stimulus payment.

WHERE CAN I FIND LOCAL RESOURCES TO HELP COVER ADDITIONAL COSTS?

If you need help finding local resources to help cover the cost of essential needs (housing, food, and healthcare), please call 211 or go to 211.org. This organization will help you find resources and assistance in your community. Many utility, phone, and internet companies are offering assistance by easing shutoffs and waiving late fees to accommodate consumers during the coronavirus pandemic. You can find a comprehensive list of companies offering assistance/accommodation here: https://www.usatoday.com/story/money/2020/03/16/utility-cable-internet-phone-coronavirus-covid-19/5060084002/

FOR MORE SUPPORT, FEEL FREE TO CONTACT HDSA'S MANAGER OF DISABILITY SERVICES ALLISON BARTLETT, ESQ. AT <u>ABARTLETT@HDSA.ORG</u>.