

Social Security Funding Assistive Technology in Delaware

There are three basic types of Social Security benefits:

- Retirement Benefits (usually called Social Security)
- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI).

These benefits provide limited monthly income from the federal government. The Social Security Administration (SSA) does not pay for assistive technology (AT) directly, but entry into the system is an important first step in being able to access AT through other related programs. For example, in Delaware anyone receiving SSI benefits is automatically eligible for Medicaid, and Medicaid pays for many AT devices and services.

Eligibility for Retirement Benefits

SSA retirement benefits can be a source of AT funding for both the retiree and some members of his/her family. Family members who qualify can receive up to 50 percent of the retiree's full benefit amount (up to a certain family limit) without affecting the retiree's benefit amount. Family members who qualify include:

- Spouse age 62 or over
- Spouse of any age, who is taking care of the retiree's child who is under age 16 or has a disability
- Former spouse, age 62 or over, if the marriage lasted for 10 or more years and the former spouse remains unmarried
- A child, stepchild, adopted child, and possibly grandchild up to age 18 (age 18-19 if they are full-time students through grade 12)
- A child over age 18 who has a disability that occurred prior to age 22. (This is an important category for certain adults with disabilities who are qualified to receive benefits under their parents' earnings records.)

SSDI (Title II) Eligibility

SSDI is an insurance program that provides monthly cash benefits to those whose disability is expected to be long-term. In addition to the

requirement that a person have one or more disabilities that qualify, the following criteria must be met:

- The disability must prevent the person from earning above a certain income level known as the Substantial Gainful Activity (SGA) level. Currently, the SGA level is \$830 average gross income per month, or \$1,380 average gross income per month for persons who are blind.
- The person (or his/her deceased spouse or parent) must have achieved insured status by having paid into the SSA system. Typically, these payments need to be for at least half of the quarters in the 10 years preceding the onset of the disability. (Workers disabled before age 31 are not held to this standard. The minimum requirement for them is 1.5 years work in the 39 months before the onset of the disability.) Most employers pay into the SSA system automatically when federal taxes (FICA) are deducted from payrolls.

The same family members identified in the retirement benefit category also qualify for SSDI benefits. In addition, "survivor's benefits" are paid to some family members of deceased wage earners:

- The disabled child of a deceased worker may receive benefits indefinitely (or until the condition goes away) if s/he is unmarried, was dependent on the parent, and the onset of disability occurred prior to age 22. Those who are not disabled can receive similar benefits up to age 18. This is conditioned upon the deceased family member having paid FICA for the required number of years.
- The disabled surviving spouse (or ex-spouse if the marriage lasted 10 or more years) qualifies if:
 - The survivor is age 50 or over (one who is not disabled must be age 60 or over)
 - The disability of the survivor started before the original beneficiary died, or within seven years after death
 - The survivor caring for the deceased's child, who receives benefits payments, becomes disabled before the child's payments end or within 7 years after they end.

There is a five month waiting period for receipt of SSDI benefits after a person acquires a disability.

SSI (Title 16) Eligibility

SSI is a small monthly income supplement for qualified persons with disabilities of all ages, and for anyone who is age 65 or older. (The 2005 maximum SSI payment is \$579 for an individual and \$869 for a couple.) SSI eligibility depends upon a person's income and resources. The picture is a bit complex because some income and resources are counted in eligibility determinations while others are not. (Generally, a person who has an unearned income of less than \$599 for 2005 and no more than \$2,000 in liquid assets (e.g., bank accounts, stocks, bonds) qualifies for SSI.) SSI does not require a work history.

Work Incentive Programs

Anyone receiving SSI or SSDI can purchase AT through one of the SSA's work incentive programs if the equipment is in some way related to a vocational goal. If interested in these programs, it is important to contact SSA and to follow the rules closely. Failure to do so can lead to termination of SSI or SSDI benefits. Self-employed persons are not excluded from eligibility. There are several types of work incentive programs for persons with disabilities. A brief description of each program follows.

The Impairment-Related Work Expense (IRWE) is money set aside from income to pay for a broad range of AT and services, including such things as ramps and vehicles. The IRWE is available to both SSI and SSDI beneficiaries.

The Plan to Achieve Self Support (PASS) is also an income "set-aside" program that pays for AT. It is available only to SSI recipients. PASS plans must be in writing and approved by the SSA. The plan should describe a specific work goal that the beneficiary is capable of performing and a specific time frame for reaching that goal. The PASS time frame cannot exceed 48 months.

The Blind Work Expenses (BWE) program functions much like the IRWE, but it is even broader in its coverage (e.g., BWEs need not be impairment-related, so things such as childcare may be legitimate BWEs). However, the BWE program is only available to SSI recipients.

Ticket to Work began in Delaware in 2001. Its purpose is to increase beneficiaries' choices in obtaining rehabilitation and vocational services and to remove barriers forcing people with disabilities to choose between health care coverage and work. The "tickets" have been distributed to all SSI and SSDI beneficiaries in Delaware age 18 and over. They can be used to obtain vocational rehabilitation and other employment support services (including AT) from an approved provider of the beneficiary's choice. This is a voluntary program.

Contact Information

Call the SSA at (800) 772-1213 to find out how to apply for benefits. SSA information is also available on the Internet at: <http://www.ssa.gov>. Questions about eligibility should be directed to the SSA office in the consumer's county of residence.

New Castle County
920 West Basin Rd.,
Suite 200
New Castle, DE 19720
(302) 323-0304

Kent County
500 West Loockerman St.,
Suite 100
Dover, DE 19904
(302) 674-5162

Sussex County
600 North DuPont Hwy.,
Suite 202, Professional Park
Georgetown, DE 19947
(302) 856-9620

Individuals using TTY may call 1-800-325-0778.

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Revised: 09/05