Expediting Access
to SSI/SSDI Disability Benefits:
The Maryland SOAR Program

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Excerpted from....

Perret, Y & Dennis, D.

STEPPING STONES TO RECOVERY: A TRAINING CURRICULUM FOR CASE MANAGER ASSISTING ADULTS WHO ARE HOMELESS WITH SOCIAL SECURITY DISABILITY AND SUPPLEMENTAL SECURITY INCOME APPLICATIONS.

The Federal Disability Programs

SSI and SSDI
SSI and SSDI: The basics

- **SSI: Supplemental Security Income (Title 16)**
  - Federal benefit that provides income ($710 per month in 2013) to individuals that are low-income and disabled, blind, or aged
  - Medicaid in Maryland

- **SSDI: Social Security Disability Insurance (Title 2)**
  - Federal benefit that provides income (dependent on earnings put into SSA system) to individuals with qualifying earnings history and that are disabled
  - Medicare provided after two years of eligibility in most instances

- **SSA**
  - Both programs are administered by the Social Security Administration (SSA) with disability evaluated by state contracted agency – Disability Determination Services (DDS)
The Problem

- Only 29 percent of all applicants are typically approved on application.

- Only about 10-15 percent of homeless adults who apply are typically approved on initial application.

- Appeals take years and many potentially eligible people give up and do not appeal.
Barriers to Accessing SSI/SSDI

- Complexity of process
- Medical records do not address functional impairments and inability to work
- Knowledge of the disability determination process and disability programs
- Communication at all levels of the process (community providers, SSA, DDS)
- Possible inconsistent treatment history
Why is access to SSI/SSDI so important for individuals?

- SSI/SSDI can provide access to:
  - Housing
  - Income
  - Health insurance
- Preventing or ending homelessness
- And promoting recovery for people with disabilities
SSA Definition of Disability

“The inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months.”
Sequential Evaluation Process

- Is the claimant engaging in SGA?
- Is the impairment(s) severe?
- Does the impairment(s) meet/equal listings?
- Does the impairment(s) preclude the ability to perform past relevant work?
- Does the impairment(s) preclude the ability to perform other work?
Listings for Mental Impairments

- Organic Mental Disorders
- Schizophrenia, Paranoia, and other Psychotic Disorders
- Affective Disorders
- Mental Retardation
- Anxiety-Related Disorders
- Somatoform Disorders
- Personality Disorders
- Substance Addiction Disorders
- Autistic Disorder and Other Pervasive Developmental Disorders
Areas of Functional Information

I
Marked restrictions of activities of daily living

II
Marked difficulties in maintaining social functioning

III
Marked difficulties in maintaining concentration, persistence, and pace (as they relate to the ability to complete tasks)

IV
Repeated episodes of decompensation (each of extended duration)
SSI/SSDI Outreach, Access, and Recovery

SOAR – A Tool in Access and Recovery
SOAR Works!

Nationally SOAR has achieved an average approval rate of **66%** on initial application in an average of **98 days**

As of 2012, there have been over **22,600** initial SOAR applications submitted across the country

In 2012 alone, SSI/SSDI brought approximately **$142 million** into SOAR communities
SOAR Sites Within Maryland

2009: Baltimore City and Prince George’s County


2011: St Mary’s County, State Hospital Social Workers

2012: Baltimore, Frederick, Harford and Washington Counties

2013: Cecil County
Maryland SOAR Outcomes (March 2013)

- Over 450 applications submitted through SOAR and the overall approval rate for state is 82%
- Average processing time for initial claims: 72 days
- Baltimore City has submitted over 230 applications with an approval rate of 92% and many other sites also have approval rates of 90% or higher
- Over $2.75 million federal dollars are estimated to have been brought into the state through the SOAR program
So What is SOAR?

- Designed to serve adults who are homeless and have a mental illness and/or co-occurring disorders who meet adult criteria under SSA

- Strategy to help States and communities increase access to mainstream benefits, especially for people who are homeless, through: training, technical assistance and strategic planning

- Includes use of SAMHSA’s *Stepping Stones to Recovery* training curriculum
How Is This Model Different?

- Case managers actively assist applicants and collate evidence, including obtaining medical records and producing a medical summary report.
- Focuses on the initial application – “Get it right the first time!” and avoids appeals whenever possible.
- Only those who have been SOAR trained can submit applications under SOAR, thus ensuring high quality applications.
- Processes are in place to expedite SOAR cases at DDS.
- Robust data is collected and approval rates/processing times are closely monitored.
- Brings together SOAR partners, including community providers, DDS, SSA, MHA, DPSCS.
Medical Summary Report
Things to remember...

- Medical evidence is the heart of disability determination
- Only physicians and psychologists can make diagnosis
- Often medical records do not sufficiently document functioning
- Family/other health care professionals can provide valuable information on functional impairment
- Writing a medical summary report which provides a comprehensive picture of the applicant can be very effective
Importance of Functional Descriptions

- Impact of person’s impairment(s)
- Based on collection of personal, medical, and collateral information
- Clearly explains:
  - Nature of impairment
  - How/if linked to illness
  - Impact on functioning and life, especially regarding ability to work
Benefits of Investing the Time

- The overall process of applying for benefits is time-consuming.

- Putting forth the initial effort for an earlier, more successful outcome may seem difficult, but it is worth the effort for the person and for the case manager.
Resources

For more information visit:

- SSA Web site [www.ssa.gov](http://www.ssa.gov)
- SOAR Web site [www.prainc.com/soar](http://www.prainc.com/soar)
Closing Summary

This approach works!

SSI and SSDI is an essential

_Stepping Stone to Recovery_
Marian Bland LCSW-C  
Director of Office of Special Needs Populations – MHA  
SOAR State Lead  
410-402-8402  
Marian.bland@maryland.gov

Caroline Bolas MSW, MS  
Evaluation and Data Consultant  
Office of Special Needs Populations – MHA  
410-402-8344  
Caroline.bolas@maryland.gov

Caroline Mason  
Medical Relations Director  
Disability Determination Services  
410-308-4336  
Caroline.mason@ssa.gov

Margaret Flanagan LGSW  
SOAR Coordinator – Baltimore City HCH  
443-703-1347  
mflanagan@hchmd.org