

# SSI/SSDI Outreach, Access, and Recovery (SOAR) Resources

*For the MISSION: Case Manager*

Developed by:  
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# *SSI/SSDI Outreach, Access, and Recovery (SOAR) Resource for the Maintaining Independence and Sobriety through Systems Integration, Outreach, and Networking (MISSION) Case Manager*

Available online at [www.missionmodel.org](http://www.missionmodel.org)

**The views expressed in the following document do not necessarily reflect the official policies of the Massachusetts Department of Public Health, the University of Massachusetts Medical School, or Substance Abuse and Mental Health Services Administration (SAMHSA) nor does mention of trade names, commercial practices, or organizations imply endorsement by the U.S. Government.**

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The MISSION materials mentioned within the document in addition to all versions of the MISSION treatment manual and their corresponding workbooks are available for download on the MISSION website at [www.missionmodel.org](http://www.missionmodel.org). You may also contact the MISSION team through the website or Dr. David Smelson directly (see contact information below) regarding any questions about the MISSION Model and/or the materials.

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# WHAT IS SOAR?

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are disability income benefits administered by the Social Security Administration (SSA) that also provide Medicaid and/or Medicare health insurance to individuals who are eligible. The application process for SSI/SSDI is complicated and difficult to navigate. Nationally, about 37 percent of individuals who apply for these benefits are approved on initial application and appeals take an average of *two years* to complete. For people who are homeless or who are returning to the community from institutions (i.e., jails, prisons or hospitals), access to these programs can be extremely challenging. Approval on initial application for people who are homeless and who have no one to assist them is *about 10-15 percent*. For those who have a mental health disorder, substance use issues, or co-occurring disorders (COD) that impair cognition, the application process is even more difficult – yet accessing these benefits is often a critical first step in recovery. SSI/SSDI Outreach, Access, and Recovery (SOAR) is an approach that helps increase access to mainstream benefits for people who are homeless or at risk of homelessness (<https://soarworks.prainc.com/content/what-soar>).

## SOAR AND THE MISSION CASE MANAGER'S ROLE

The resources contained herein are meant to assist MISSION case managers (CMs) to easily access materials related to Supplemental Security Income and Social Security Disability Insurance (SSI/SSDI) benefits for their homeless adult clients.

MISSION CMs should become familiar with the two disability programs available from the Social Security Administration (SSA): SSI and SSDI. The parameters of these two programs will be briefly described below, although more detailed information can be gleaned from SSA ([www.ssa.gov](http://www.ssa.gov)) and through the national SSI/SSDI Outreach, Access, and Recovery (SOAR) initiative (<https://soarworks.prainc.com>).

# SUPPLEMENTAL SECURITY INCOME AND SOCIAL SECURITY DISABILITY INSURANCE

## SUPPLEMENTAL SECURITY INCOME (SSI)

**Supplemental Security Income (SSI)** is a needs-based program available to individuals who have less than \$2,000 in resources (the limit is \$3,000 for a couple), are making less than the Substantial Gainful Activity (SGA) limits set annually by SSA, and are disabled according to the SSA regulations. Their onset of disability will typically be set for the month that they apply for SSI; their benefit amount will be based upon their living arrangements (i.e., a shelter, sharing a household with another, a nursing home); and health insurance coverage will be through MassHealth standard.

Since SGA has limits and SSI cash benefit amounts usually change annually, it is important for the CM to check for these levels at the start of each calendar year (please find levels for 2017 in Appendix A and B).

To check SGA levels and the SSI benefit amounts for Massachusetts in the future visit the Disability Law Center: <http://www.dlc-ma.org/>.

## SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

**Social Security Disability Insurance (SSDI)** is an insurance-based program for persons who have worked in the past and had Federal Insurance Contribution Act (FICA) contributions taken from their paychecks. Typically, an adult over age 30 must have worked at least 40 quarters in order to be “insured” under SSDI. Young adults, under age 30, will have their mandatory number of work-quarters pro-rated according to their current age. There are no asset requirements for SSDI, but if applicants are working currently they must be earning less than SGA. Once deemed disabled according to SSA regulations, an onset date of disability will be established by SSA and Department of Developmental Services (DDS) based upon when an applicant became unable to work due to their his/her impairments. The cash benefits under SSDI are based upon the individual’s contributions to FICA. However, the SSDI cash benefit will not commence until after five months after the person’s SSDI onset date. Medicare is the health insurance program associated with SSDI, but coverage will not begin until 24 months after the cash benefit date.

## LEARN MORE

In order to learn more about the SSI/SSDI disability programs, MISSION CMs should complete the SOAR on-line course. This is a free, self-paced certification course that teaches how to submit a quality SSI/SSDI application and how to work collaboratively with SSA and DDS for their clients' benefit. An added benefit of successfully completing the SOAR course is that social workers are awarded 16 CEUs without any cost. The SOAR on-line course can be accessed at:

<https://soarworks.prainc.com/course/ssisssi-outreach-access-and-recovery-soar-online-training>.

Besides providing a free, in-depth course on SSI/SSDI, the SOAR website also offers a plethora of resources about the SSA disability programs through webinars, blogs, and briefs. CMs can access information by clicking on the "Library" tab on the SOAR website. In addition, each state has its own webpage that provides contact information and other resources. The CMs should click on each of the tabs on the state webpage.

The "View" tab will provide a description of the SOAR program within their state and expectations for CMs trained in SOAR. CMs should contact the local leader within their geographic area to learn more about SOAR initiatives. These local leaders can be found under the "Contacts" tab. The Massachusetts' webpage also provides forms and other resources particular to Massachusetts. These can be found under the "Documents" heading on the Massachusetts SOAR webpage. The items under the "Documents" tab include various activities of daily living (ADL) forms, resources for clients planning to return to work after receiving SSI/SSDI benefits (Bene Plan and Project Impact), listings of DDS and SSA offices, and a brochure directed towards homeless clients. An explanation for all of these documents is included within the "Documents" tab.

Once certified in SOAR, CMs are expected to utilize their new skills when submitting SSI/SSDI applications for their homeless clients. It is expected that they will submit 6 applications to SSA within their first 12 months after receiving SOAR certification, 12 applications during the second calendar year, and 24 applications in the years thereafter. Cases are to be reported within the free, user-friendly SOAR database Online Application Tracking (OAT). A tutorial and guide about OAT can be found at: <https://soarworks.prainc.com/search/site/OAT>.

# SUMMARY

Nationally, only about a quarter of individuals who apply for SSI/SSDI are approved on initial application. For people who are homeless and have no one to help them in the application process, that percentage is cut by more than one-half. When applications are denied, appeals can take an average of *one year* to complete, and in that time applicants may give up hope. MISSION CMs play a vital role in helping homeless individuals successfully apply and get much needed benefits and should be informed about benefits and the application process. Research shows that when CMs are informed and assistance is provided, homeless clients are more likely submit successful applications.

**Table 1.** Summary of the Links Provided

URL Address	Description
<a href="http://www.missionmodel.org">http://www.missionmodel.org</a>	MISSION Model homepage
<a href="https://soarworks.prainc.com/content/what-soar">https://soarworks.prainc.com/content/what-soar</a>	What is SOAR?
<a href="http://www.ssa.gov">www.ssa.gov</a>	SSA webpage
<a href="https://soarworks.prainc.com">https://soarworks.prainc.com</a>	SOAR homepage
<a href="https://soarworks.prainc.com/course/ssissdi-outreach-access-and-recovery-soar-online-training">https://soarworks.prainc.com/course/ssissdi-outreach-access-and-recovery-soar-online-training</a>	SOAR on-line course
<a href="https://soarworks.prainc.com/search/site/OAT">https://soarworks.prainc.com/search/site/OAT</a>	SOAR on-line application tracking page
<a href="http://www.dlc-ma.org">http://www.dlc-ma.org</a>	Massachusetts Disability Law Center



# APPENDIX A: 2017 SSI PAYMENT LEVELS IN MASSACHUSETTS

PREPARED BY THE DISABILITY LAW CENTER, JANUARY 2017 (<http://www.dlc-ma.org>)

<b>Living Arrangement A – FULL COST OF LIVING</b>				
	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT*	<u>TOTAL</u>
<b>INDIVIDUAL</b>	<b>Aged</b>	\$735.00	\$128.82	<b>\$863.82</b>
	<b>Disabled</b>	\$735.00	\$114.39	<b>\$849.39</b>
	<b>Blind</b>	\$735.00	\$149.74	<b>\$884.74</b>
<b>MEMBER OF A COUPLE</b>	<b>Aged</b>	\$551.50	\$100.86	<b>\$652.36</b>
	<b>Disabled</b>	\$551.50	\$90.03	<b>\$641.53</b>
	<b>Blind</b>	\$551.50	\$333.24	<b>\$884.74</b>

<b>Living Arrangement B – SHARED LIVING</b>				
	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT*	<u>TOTAL</u>
<b>INDIVIDUAL</b>	<b>Aged</b>	\$735.00	\$39.26	<b>\$774.26</b>
	<b>Disabled</b>	\$735.00	\$30.40	<b>\$765.40</b>
	<b>Blind</b>	\$735.00	\$149.74	<b>\$884.74</b>
<b>MEMBER OF A COUPLE</b>	<b>Aged</b>	\$551.50	\$100.86	<b>\$652.36</b>
	<b>Disabled</b>	\$551.50	\$90.03	<b>\$641.53</b>
	<b>Blind</b>	\$551.50	\$333.24	<b>\$884.74</b>

<b>Living Arrangement C – HOUSEHOLD OF ANOTHER</b>				
	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT*	<u>TOTAL</u>
<b>INDIVIDUAL</b>	<b>Aged</b>	\$490.00	\$104.36	<b>\$594.03</b>
	<b>Disabled</b>	\$490.00	\$87.58	<b>\$577.58</b>
	<b>Blind</b>	\$490.00	\$394.07	<b>\$884.74</b>
<b>MEMBER OF A COUPLE</b>	<b>Aged</b>	\$367.66	\$107.90	<b>\$475.57</b>
	<b>Disabled</b>	\$367.66	\$97.09	<b>\$464.76</b>
	<b>Blind</b>	\$367.66	\$517.07	<b>\$884.74</b>

<b>Living Arrangement E – LICENSED REST HOME</b>				
	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT*	<u>TOTAL</u>
<b>INDIVIDUAL</b>	<b>Aged</b>	\$735.00	\$293.00	<b>\$1028.00</b>
	<b>Disabled</b>	\$735.00	\$293.00	<b>\$1028.00</b>
	<b>Blind</b>	\$735.00	\$149.74	<b>\$884.74</b>
<b>MEMBER OF A COUPLE</b>	<b>Aged</b>	\$551.50	\$476.50	<b>\$1028.00</b>
	<b>Disabled</b>	\$551.50	\$476.50	<b>\$1028.00</b>
	<b>Blind</b>	\$551.50	\$333.24	<b>\$884.74</b>

**Living Arrangement F – RESIDENT OF A TITLE XIX FACILITY WHERE MEDICAID PAYS MORE THAN 50% OF COST OF CARE**

	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT*	<u>TOTAL</u>
<b>INDIVIDUAL</b>	<b>Aged</b>	\$30.00	\$42.80	<b>\$72.80</b>
	<b>Disabled</b>	\$30.00	\$42.80	<b>\$72.80</b>
	<b>Blind</b>	\$30.00	\$42.80	<b>\$72.80</b>
<b>MEMBER OF A COUPLE</b>	<b>Aged</b>	\$30.00	\$42.80	<b>\$72.80</b>
	<b>Disabled</b>	\$30.00	\$42.80	<b>\$72.80</b>
	<b>Blind</b>	\$30.00	\$42.80	<b>\$72.80</b>

**Living Arrangement G – ASSISTED LIVING**

	BENEFIT TYPE	FEDERAL BENEFIT	STATE SUPPLEMENT*	<u>TOTAL</u>
<b>INDIVIDUAL</b>	<b>Aged</b>	\$735.00	\$454.00	<b>\$1189.00</b>
	<b>Disabled</b>	\$735.00	\$454.00	<b>\$1189.00</b>
	<b>Blind</b>	\$735.00	\$454.00	<b>\$1189.00</b>
<b>MEMBER OF A COUPLE</b>	<b>Aged</b>	\$551.50	\$340.50	<b>\$892.00</b>
	<b>Disabled</b>	\$551.50	\$340.50	<b>\$892.00</b>
	<b>Blind</b>	\$551.50	\$340.50	<b>\$892.00</b>

\*Effective 4/1/12, Massachusetts assumed state administration of the SSI state supplement. This means that the state determines the state supplement amount and provides the payment separately. (Source: <http://www.mass.gov/eohhs/consumer/basic-needs/financial/ssp.html>)

# APPENDIX B: 2017 SSI AND SSDI THRESHOLD AMOUNTS

<b>SSI Resource Limit</b>	\$2000.00 (individual) \$3000.00 (couple)
<b>SSI Federal Benefit Rate</b>	\$735.00 (individual) \$1103.00 (couple)
<b>SSI Child Allocation</b>	\$368.00
<b>SSI Student Earned Income Exclusion</b>	\$1790.00/month up to \$7200.00/year
<b>Value of 1/3 Reduction (reduction in FBR applied when individual/couple lives throughout a month in another person's household and receives both food and shelter from others living in the household)</b>	\$245.00 (individual) \$367.66 (elig. couple)
<b>Substantial Gainful Activity – Disabled</b>	\$1170.00/month
<b>Substantial Gainful Activity – Blind</b>	\$1950.00/month
<b>SSDI Trial Work Month Threshold</b>	\$840.00
<b>Cost of 1 Quarter of Coverage for Earning Insured Status</b>	\$1300.00 (\$5200/year for 4 QC)
<b>Maximum Monthly Social Security Retirement Benefit (at full retirement age)</b>	\$2687.00
<b>Maximum Taxable Earnings (amount of earnings subject to FICA taxes to fund Social Security Retirement, Disability, and Survivors benefits)</b>	\$127,200.00
<b>Medicare Part B Premium</b>	\$134.80 (most who had premium deducted from benefits in 2016 will pay @ \$109.00/month)

# APPENDIX C: ACRONYMS

<b>Acronym</b>	<b>Phrase</b>
<b>ADL</b>	Activities of Daily Living
<b>CM</b>	Case Manager
<b>DDS</b>	Department of Developmental Services
<b>FBR</b>	Federal Board of Revenue
<b>FICA</b>	Federal Insurance Contribution Act
<b>MISSION</b>	Maintaining Independence and Sobriety through Systems Integration, Outreach, and Networking
<b>OAT</b>	Online Application Tracking
<b>SGA</b>	Substantial Gainful Activity
<b>SOAR</b>	SSI/SSDI Outreach, Access, and Recovery
<b>SSA</b>	Social Security Administration
<b>SSDI</b>	Social Security Disability Insurance
<b>SSI</b>	Social Security Income

## APPENDIX D: GLOSSARY

**Co-occurring disorders (COD)**- The existence of both mental health and substance use disorders.

**Community integration**- Working with individuals to comfortably introduce, or reintroduce, them into the community, or communities, of their choice.

**Federal Insurance Contribution Act (FICA)**- FICA is a mandatory payroll deduction which pays for older adult's Social Security retirement and Medicare benefits.

**Housing First**- A human services approach that provides homeless individuals with housing first and then addresses underlying issues. This is in contrast to other programs where individuals have to address issues and take other steps before getting housing. Housing First is guided by the premise that housing is a basic human right.

**Medicaid**- State and federal program that provides health care coverage if you have a very low income. For more information on Medicaid visit <https://www.medicaid.gov/>.

**Medicare**- A federal program that provides health care coverage if you are 65 or older or have a severe disability, no matter your income. For more information on Medicare, visit <https://www.medicare.gov/> or <https://www.medicareinteractive.org/get-answers/introduction-to-medicare/explaining-medicare/what-is-medicare>.

**Maintaining Independence and Sobriety through Systems Integration, Outreach and Networking (MISSION)**- A wraparound service intervention designed to meet the needs of those experiencing homelessness and co-occurring disorders.

**Needs-based**- Benefits that require an individual to meet certain standards or requirements to qualify/be eligible for the benefit.

**Substance Abuse and Mental Health Services Administration (SAMHSA)**- The agency within the U.S. Department of Health and Human Services that leads public health efforts to advance the behavioral health of the nation. SAMHSA's mission is to reduce the impact of substance use and mental health on America's communities.

**Social Security Disability Insurance (SSDI)**- An insurance-based program for persons who have worked in the past and had Federal Insurance Contribution Act (FICA) contributions taken from their paychecks.

**Substantial Gainful Activity-** A monthly income limit that is set annually that is used to determine if an individual is eligible for disability. If an individual earns more than the limit they are engaging in substantial gainful activity.

**Supplemental Security Income (SSI)-** needs-based program available to individuals who have less than \$2,000 in resources, or less than \$3,000 for a couple; are making less than the Substantial Gainful Activity limits set annually by Social Security Administration (SSA); and are disabled according to the SSA regulations.