



The Intellectual  
and Developmental  
Disabilities Council  
of Tarrant County

# **Welcome**

## **Social Security Response: Social Security and Medicare Benefits**

**Presented by Rosalie Alviar**

**Tuesday, November 17, 2020**



@IDDCouncil



/IDDCouncil



Intellectual and  
Developmental  
Disabilities Council  
of Tarrant County

## **PURPOSE**

**To transform the region into an inclusive community where individuals with intellectual and developmental disabilities (IDD) thrive.**

## **MISSION**

**To bring stakeholders together to create an environment for the development of an efficient and accessible system of support for people with intellectual and developmental disabilities.**

# **Tuesday's Caregiver Education ♦ Noon-1 pm**

**Nov. 24 – Caregiver Coffee and Lunch Chat**

## **Monthly IDD Council Meeting**

**First Thursday of Each Month, 8:30 a.m. – 10 a.m.**

**End of Year Celebration & Presentation**

Follow us on social media for upcoming topics, events and networking opportunities



/IDDCouncil



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The Intellectual  
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Disabilities Council  
of Tarrant County



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It's SANTA! It's SANTA!

**Friday, December 4  
4 – 6 p.m.**

First Methodist Church Mansfield  
777 North Walnut Creek Drive

Reserve your visit:

<https://www.iddcouncil.org/sensorysanta>





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# Membership Driven

Premier Partners:



Centered in Care  
Powered by Pride



Organizational Partners and many individual memberships





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# Welcome New Members!

- Goodwill Industries Fort Worth (Sponsor Member)
- BlueSprig Pediatrics (Elite Member)
- Amplify Fort Worth (Sponsor Member)
- Rebecca Swift
- Tammy Baca
- Shelly Lofland
- Kristen Williams
- Latasha Hill
  
- **Your name belongs here!**  
[Membership Form](#)



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Smile.Amazon  
Each Day Every Day

**amazon**smile

You shop. Amazon gives.

<https://smile.amazon.com/ch/47-3999906>



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## Lee Alviar

Lee Alviar, a 29-year veteran with the Social Security Administration, first started as a claims clerk in Brownsville Texas and has worked through various levels of management. Lee was previously a Lead Training Instructor for 5 years training newly hired employees nationwide, and currently serves as a Regional Public Affairs Specialist over a 5-state area.

Lee has a Bachelor's of Science in Computer Science and a Master's degree in Business Administration. In addition to playing with computers, Lee enjoys working with the youth and has been a Board Member and trainer for TEDxYouth in Fort Worth for the past five years.





# Social Security: With You Through Life's Journey Disability Benefits Overview



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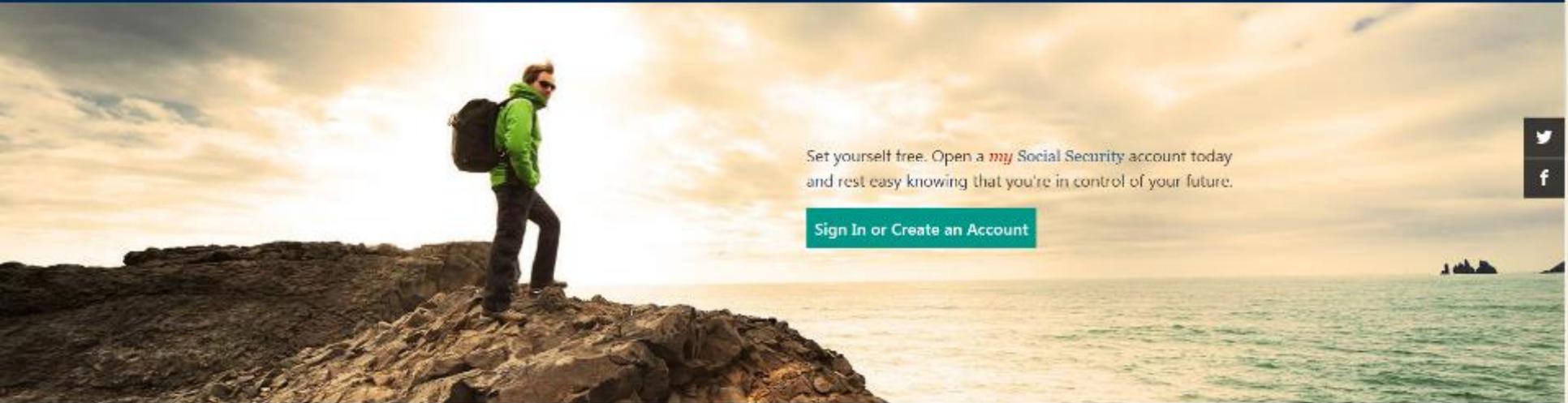


# my Social Security



Social Security

SEARCH MENU LANGUAGES SIGN IN / UP



Set yourself free. Open a *my* Social Security account today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)



## HAVE AN ACTIVATION CODE?

[Finish Setting Up Your Account](#)

Received assistance from Social Security to create your account? Finish the process by entering your activation code now.



[socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount)



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# my Social Security Services

- Annually review your **Social Security Statement** (wages & estimates)
- In some states, request a replacement Social Security (SSN) card
- Check the status of your application or appeal
- Get a benefit verification letter for proof of income
- Change your address, phone #, or direct deposit info
- Get a replacement SSA-1099 for taxes
- Get a replacement Medicare Card
- **Enter User Name, Password, & Security Code (sent by text/email)**



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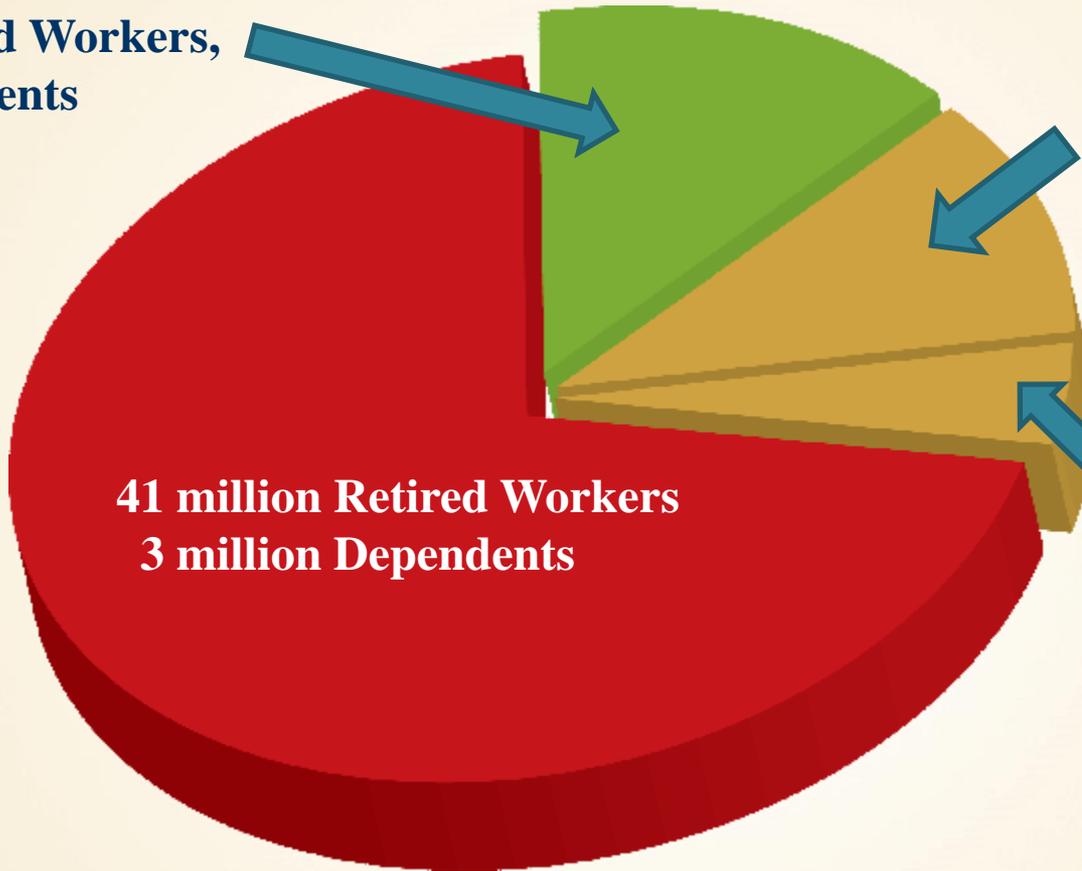
# Over 61 Million Receiving Benefits

**9 million Disabled Workers,  
2 million Dependents**

**4 million  
Widows/ Widowers**

**41 million Retired Workers  
3 million Dependents**

**2 million  
Children of  
Deceased Workers**



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# We're With You If The Unexpected Happens



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# Disability Programs

The **Social Security** and **Supplemental Security Income** disability programs are the largest of several Federal programs that provide assistance to people with disabilities.

While these two programs are different in many ways, both are administered by the Social Security Administration and only individuals who have a disability and meet medical criteria may qualify for benefits under either program.



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# Disability rules for an Adult (Over Age 18) Both Social Security and SSI

- Must have a physical or mental impairment (or combination of conditions)
- Inability to perform substantial work activity (SGA, 2020):  
Disability (\$1,260/month) (**\$1,310 in 2021**) Blind  
(\$2,110/month) (**\$2,190 in 2021**)
- Disability must be expected to last 12 consecutive months or result in death
- We consider age, education and past work activity



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# SSDI vs. SSI

## Social Security Disability Insurance

Payments come from the Social Security trust funds and are based on a person's earnings.

An insurance that workers earn by paying Social Security taxes on their wages.

Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.

Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.

## Supplemental Security Income

Payments come from the general treasury fund, NOT SSA trust funds. SSI payments are not based on a person's earnings.

A needs-based public assistance program that does not require a person to have work history.

Pays disabled individuals who are unable to work AND have limited income and resources.

Benefits for children and adults in financial need. Must have limited income and limited resources.



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# Social Security Disability Insurance (SSDI)

## Who Can Get Disability Benefits?

- Must have earned 20 credits (equivalent to 5 years of work) over the last 10 years before becoming disabled
- For workers under age 31, less work is required
- Unlike retirement benefits, you could lose your eligibility for disability coverage if you stop paying into the program



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# SSI PAYMENT RATES

Effective January 2020:

**Individual**

**\$783/ month**

**\$794 in 2021**

**Couple**

**\$1,175/ month**

**\$1,191 in 2021**



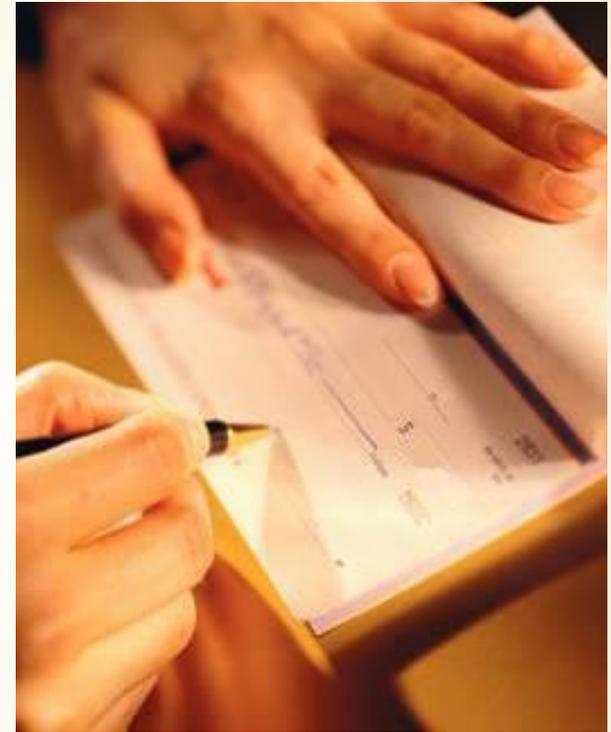
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# SSI Benefits for Adults

- Resource limits
  - \$2,000 for individual
  - \$3,000 for couple
- We count the value of
  - bank accounts (CDs, IRAs)
  - more than primary automobile
  - stocks and bonds, 401Ks
  - liquid assets
  - property other than where you live



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## SSI Benefits for Adults, cont.

- We don't count as resources
  - home in which you live
  - primary automobile
  - burial plots
  - certain resources set aside for personal burial expenses



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# SSI Benefits for Adults

## Income can change your payment amount

Earned Income -	Wages and Net Self Employment
Unearned Income -	All income that is not earned
In-Kind Income -	Value of Food and/or Shelter
Deemed Income -	Part of the income from a spouse or parent

Ex. Parent working and has one disabled child. Parent's income below \$1,600/month: child receives full SSI payment. Parent's income over \$3,200/month: child does not receive SSI payment



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# SSI Benefits for Children

Supplemental Security Income (SSI) pays benefits to disabled children living in households with limited income and resources

For eligibility, we look at the income and assets of parent(s) living in the household and those of the child who is disabled



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# Determining Disability for Children (Under Age 18)

Must have a physical or mental impairment (or combination) that results in marked and severe limitation in functioning

Condition must be expected to last at least 12 months or result in death



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# SSI Benefits for Children, cont.

- Resource limits
  - \$4,000 if living with 1 parent
  - \$5,000 if living with 2 parents
  - \$2,000 if living with other than parents
- We count the value of
  - bank accounts (including CDs & IRAs)
  - more than primary automobile
  - stocks and bonds, 401Ks
  - liquid assets
  - property other than where you live



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# SSI Benefits for Children, cont.



- We don't count as resources
  - home in which family lives
  - primary automobile
  - burial plots
  - certain resources set aside for personal burial expenses



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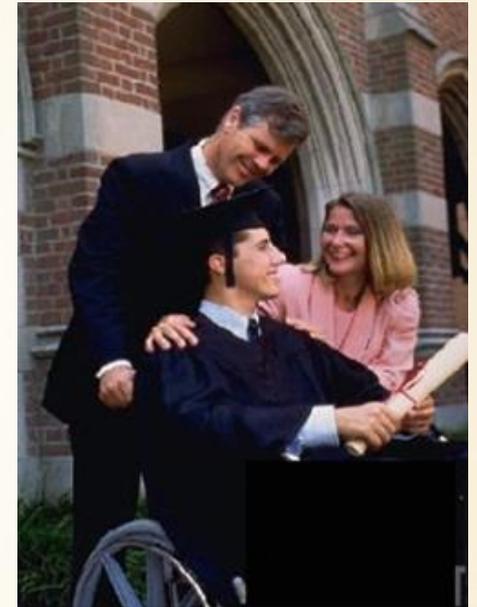


## When the Child Reaches Age 18

We no longer count the income and resources of parent(s) for eligibility

If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply

We make a new disability determination using the adult rules



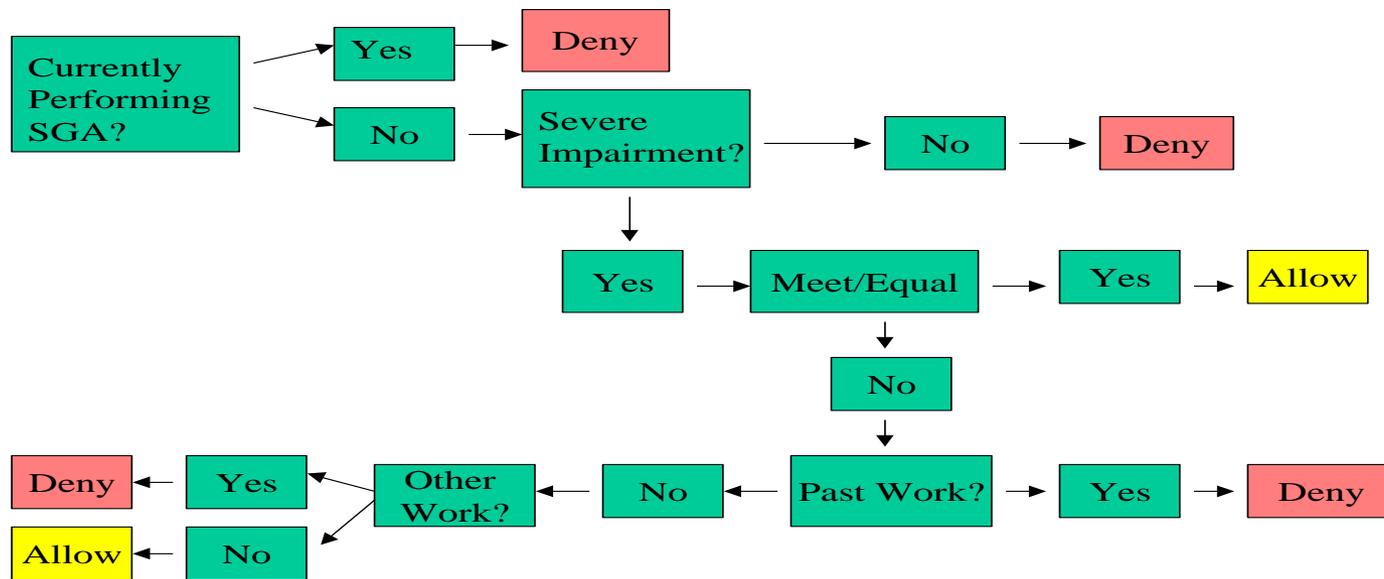
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# Disability Evaluation Under Social Security

## SEQUENTIAL EVALUATION



[socialsecurity.gov/disability/professionals/bluebook](https://www.socialsecurity.gov/disability/professionals/bluebook)



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# Compassionate Allowances (CAL)

- A way of quickly identifying diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information
- Allows Social Security to target the most obviously disabled individuals for allowances based on objective medical information that we can obtain quickly
- Is not a separate program from the Social Security Disability Insurance or Supplemental Security Income programs

[socialsecurity.gov/compassionateallowances](https://socialsecurity.gov/compassionateallowances)



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# Wounded Warriors & Veterans

Wounded warriors and veterans with 100% Permanent & Total disability ratings from the VA may be able to get expedited medical decisions on SSDI and SSI applications.



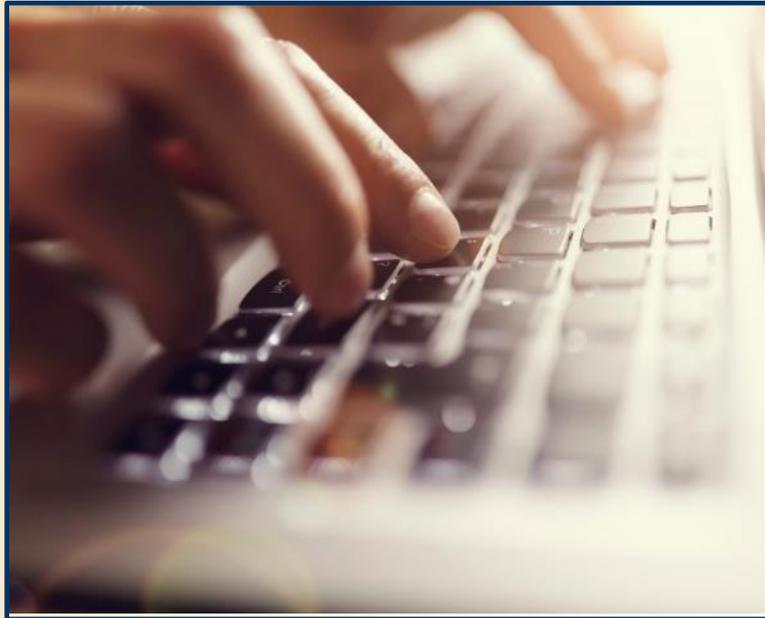
[socialsecurity.gov/veterans](https://socialsecurity.gov/veterans)



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# Disagree With The Medical Decision?



If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you may file an appeal within **60 Days** of the date of your decision notice.

You can appeal online and can check the status using your personal and secure **my Social Security account.**



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# Work Incentive Programs

Employment-support provisions intended to assist you in your efforts to become self-sufficient through work.

Employer supports/subsidies can help you find a job or start a business, protect your cash and medical benefits while you work, or help you save money to go to school.

**MUST REPORT ALL EARNINGS TO SOCIAL SECURITY**

[socialsecurity.gov/redbook](https://www.socialsecurity.gov/redbook)



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# SSDI Work Incentives

## Helping you return to work -

Trial Work Period (TWP): 9 months (not necessarily consecutive) in a rolling 60-month period. In 2020, the monthly amount for wages is \$940 or 80 hours in self-employment. Work below the \$940 does not count as one of the TWP months.

Extended Period of Eligibility: 36-month period following the TWP. Benefits paid for months below the substantial gainful activity (SGA) level (\$1,180). Payment suspend for months over the SGA level. Payment restarted if work level is under SGA.



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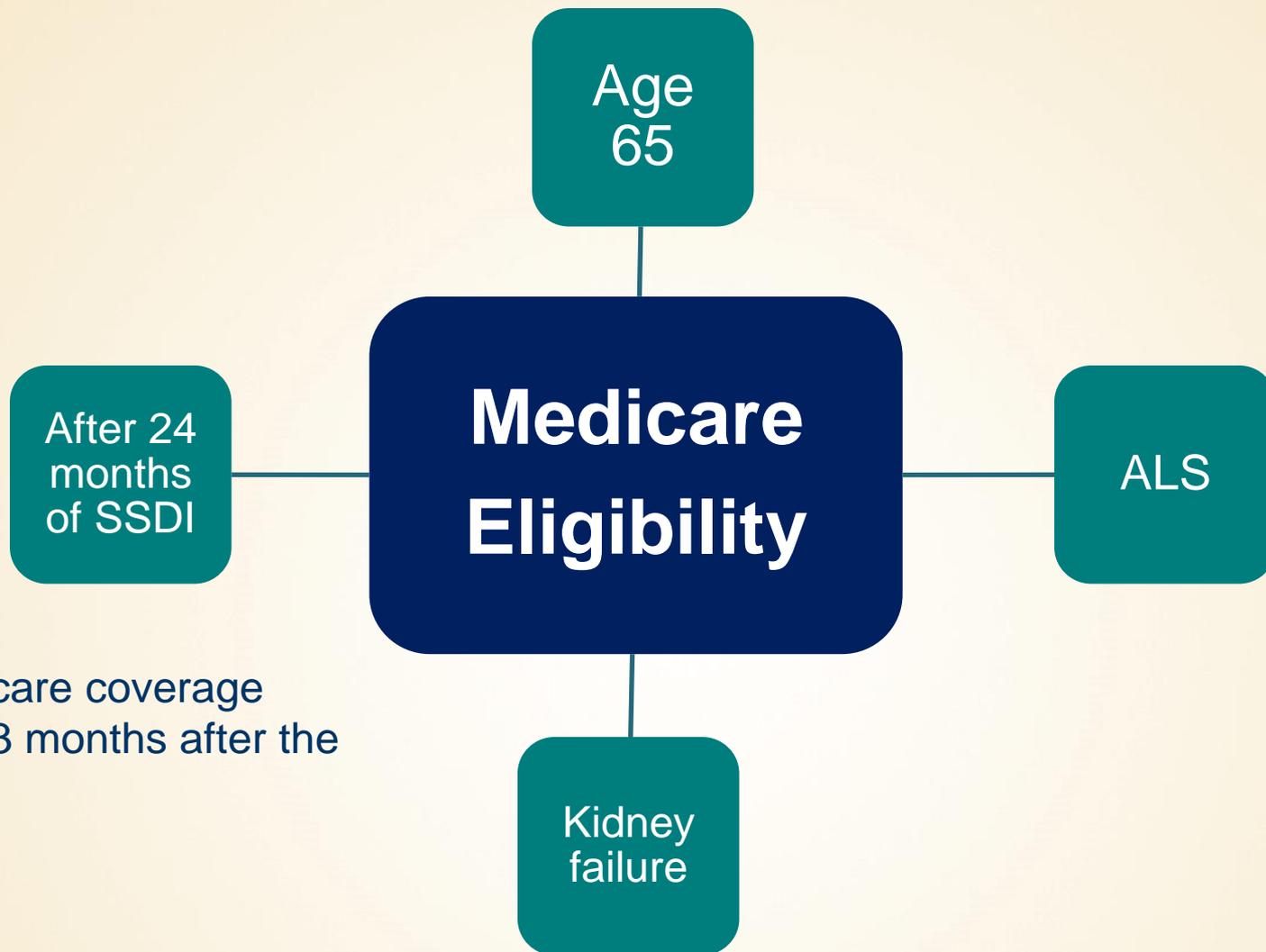
# SSI Work Incentives

- **Earned Income Exclusion:** \$65 & ½ remaining
- **Income-Related Work Expenses (IRWE)**
- **Student earned income exclusion:**  
\$1,870/month (max: \$7,550/year)



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Note: Medicare coverage continues 93 months after the TWP ends



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# Medicare Coverages

## Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- 2020 Deductible \$1,408 -- 2021 Deductible \$1,484

## Part B - Medical Insurance \$144.60 in 2020 --- \$148.50 in 2021

- Covers 80% doctor bills & other outpatient medical expenses after 1<sup>st</sup> \$198 in approved charges in 2020 -- \$203 in 2021

## Part D - Medicare Prescription Drug Plan

- Covers a major portion of prescription drug costs for people on Medicare
- Annual Enrollment Period: October 15 through December 7
- Extra Help Program – Helps Pay Drug Costs for those with Low Income/Resources visit webpage for details





**1-800-MEDICARE**  
**(1-800-633-4227)**

**TTY 1-877-486-2048**

**[www.medicare.gov](http://www.medicare.gov)**



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# Applying for Benefits

3 options available:



Online at **SocialSecurity.gov**



By phone 1-800-772-1213



At our office (call for appointment)

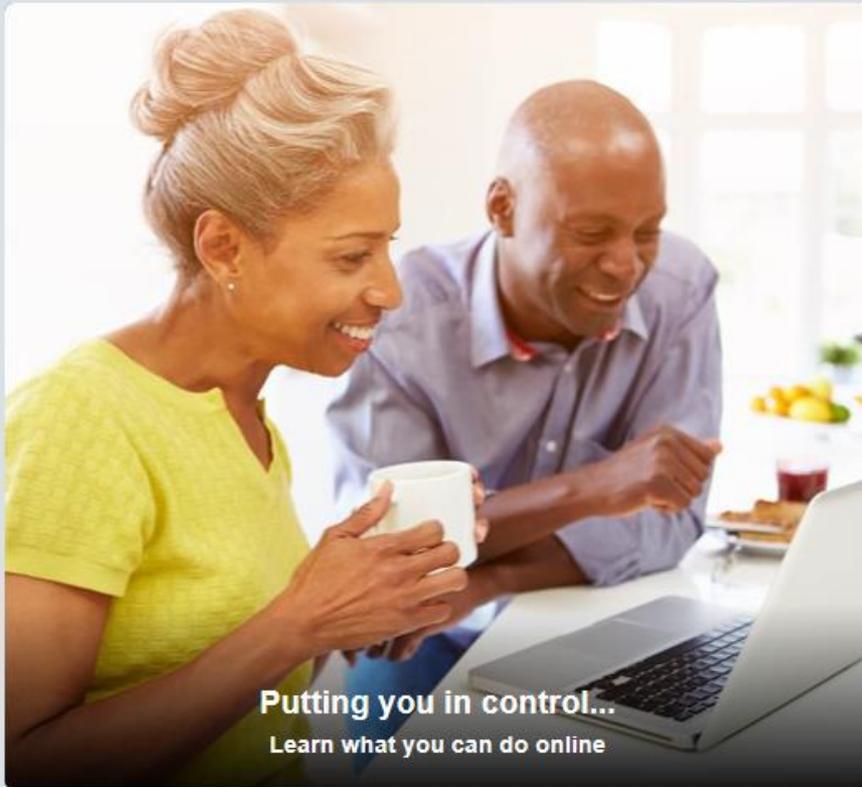
*You choose the most convenient option for you!*

*Note:* Child, Survivor, and some Supplemental Security Income (SSI) claims can only be done by phone or in a field office (not online) at this time.



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Putting you in control...  
Learn what you can do online



Retirement



Disability



Employers:  
File W-2s online



Get to know  
your Social Security



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.



# Fact Sheet

## SOCIAL SECURITY

### 2021 SOCIAL SECURITY CHANGES

#### Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2019 through the third quarter of 2020, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 1.3 percent COLA for 2021. Other important 2021 Social Security information is as follows:

<b>Tax Rate</b>	<b>2020</b>	<b>2021</b>
Employee	7.65%	7.65%
Self-Employed	15.30%	15.30%

**NOTE:** The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings. Also, as of January 2013, individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly) pay an additional 0.9 percent in Medicare taxes. The tax rates shown above do not include the 0.9 percent.

	<b>2020</b>	<b>2021</b>
<b>Maximum Taxable Earnings</b>		
Social Security (OASDI only)	\$137,700	\$142,800
Medicare (HI only)	No Limit	
<b>Quarter of Coverage</b>		
	\$1,410	\$1,470
<b>Retirement Earnings Test Exempt Amounts</b>		
Under full retirement age	\$18,240/yr. (\$1,520/mo.)	\$18,960/yr. (\$1,580/mo.)
NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.		

The year an individual reaches full retirement age	\$48,600/yr. (\$4,050/mo.)	\$50,520/yr. (\$4,210/mo.)
NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.		
Beginning the month an individual attains full retirement age	None	

	2020	2021
<b>Social Security Disability Thresholds</b>		
Substantial Gainful Activity (SGA)		
Non-Blind	\$1,260/mo.	\$1,310/mo.
Blind	\$2,110/mo.	\$2,190/mo.
Trial Work Period (TWP)	\$ 910/mo.	\$ 940/mo.
<b>Maximum Social Security Benefit: Worker Retiring at Full Retirement Age</b>		
	\$3,011/mo.	\$3,148/mo.
<b>SSI Federal Payment Standard</b>		
Individual	\$ 783/mo.	\$ 794/mo.
Couple	\$1,175/mo.	\$1,191/mo.
<b>SSI Resource Limits</b>		
Individual	\$2,000	\$2,000
Couple	\$3,000	\$3,000
<b>SSI Student Exclusion</b>		
Monthly limit	\$1,900	\$1,930
Annual limit	\$7,670	\$7,770
<b>Estimated Average Monthly Social Security Benefits Payable in January 2021</b>		
	<b>Before 1.3% COLA</b>	<b>After 1.3% COLA</b>
All Retired Workers	\$1,523	\$1,543
Aged Couple, Both Receiving Benefits	\$2,563	\$2,596
Widowed Mother and Two Children	\$2,962	\$3,001
Aged Widow(er) Alone	\$1,434	\$1,453
Disabled Worker, Spouse and One or More Children	\$2,195	\$2,224
All Disabled Workers	\$1,261	\$1,277

This press release was produced and disseminated at U.S. taxpayer expense.



The Intellectual  
and Developmental  
Disabilities Council  
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PLEASE JOIN US  
to Celebrate

OUR NEW INCLUSIVE  
**Membership  
Menu**



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## Building Awareness and Inclusion in our Community! IDD Council Membership Menu

We recognize and appreciate your support! The benefits and privileges described below are tokens of our appreciation and ways for you to be involved in building awareness and inclusion to our community. Your benefit year begins on the 1<sup>st</sup> day of the month in which your dues are received, and it continues for 12 consecutive months.

All IDD Council members have access to monthly meetings, job fairs, transition fairs, and access to information and resources via our monthly newsletter, social media, and IDD Council website.

### ANNUAL BENEFITS AND PRIVILEGES TO MEMBERS

\$500+ (ALL BENEFITS FROM \$250 LEVEL, PLUS ALL OF THE FOLLOWING):	\$250+ (ALL BENEFITS FROM \$1000 LEVEL, PLUS CHOOSE 1):	\$1000+ (ALL BENEFITS FROM \$500 LEVEL, PLUS CHOOSE 2):
<ul style="list-style-type: none"> <li>Logo with link on website, ability to put our logo on their website with prior approval</li> <li>Keynote speaker at Celebrating YOU Employer Recognition luncheon OR another premier event</li> <li>Access to the benefits of the individual membership level for all families/employees affiliated with your organization</li> <li>Guest feature (e.g., ad, article, profile) in an issue of the IDD Council newsletter</li> </ul>	<ul style="list-style-type: none"> <li>Organization's name on IDD Council website</li> <li>Tailored 1-hour training for your organization's staff or stakeholders (CEUs may be offered for an additional fee)</li> <li>Present at a Caregiver Education session</li> <li>Recognition in all IDD Council publications</li> </ul>	<ul style="list-style-type: none"> <li>Monthly social media posts (1 image of your choice)</li> <li>Speaker spot at a monthly membership meeting</li> <li>Request of a custom topic for a Caregiver Education session; priority selection over non-member and non-custom requests</li> <li>Recognition in select IDD Council publications</li> </ul>
\$500+ (ALL BENEFITS FROM \$250 LEVEL, PLUS CHOOSE 2):	\$250+ (ALL BENEFITS FROM \$25 LEVEL, PLUS CHOOSE 2):	\$25 INDIVIDUAL MEMBER
<ul style="list-style-type: none"> <li>Banner with logo at all 4 Making Connections Disability Resource Fairs OR at April Cool's Day</li> <li>Organizational info table at Sensory Santa</li> <li>Permission to distribute information at events (e.g., in bags, or at the doorway)</li> </ul>	<ul style="list-style-type: none"> <li>Organizational info table at one* of the following events: April Cool's Day, CapeAbilities Job Fair, a Caregiver Education session, OR a Making Connections event</li> <li>Choose 1 topic for a monthly Caregiver Education session from a pre-set list of topics. Priority selection over non-member requests</li> <li>* May select two organizational table events as benefit option.</li> </ul>	<ul style="list-style-type: none"> <li>Free training (non-CEU)</li> <li>Collaboration and networking among agencies, caregivers, and other advocates</li> <li>Recognition of membership on website and newsletter</li> <li>Access to members-only portal with a resource directory and video/audio recordings of select presentations</li> </ul>

...additional customized benefits available a-la-carte to meet your organization's needs!

CEUs may be offered for an additional fee at individual events.  
Members at all levels will receive a discount on CEUs.

<https://www.iddcouncil.org/join-us>



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# Thank you!

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