

APPLY FOR SOCIAL SECURITY DISABILITY BENEFITS




When a person age 18 or older applies for SSI, the Social Security Administration also determines whether s/he may be eligible for Social Security Disability benefits. These benefits are provided to people who meet the same stringent disability standards that apply to SSI, and who have "insured status". Insured status depends on the person or a particular family member having worked and paid into the Social Security system through the FICA payroll tax for a period of time. There are three types of Social Security Disability benefits: (1) Social Security Disability Insurance (SSDI), which is based on the individuals' own earnings history, and may be awarded to people at least 18 years old, (2) Childhood Disability Beneficiary (CDB), which may be awarded to a person who is at least age 18, has been disabled since before age 22 and whose parent (who worked and paid into Social Security) is retired, disabled or deceased, and (3) Disabled Widows/Widowers Benefit (DWB), for people age 50 or older whose deceased spouse paid into Social Security.


A person who receives \$693/month or less from Social Security Disability benefits may often qualify for a small SSI check as well. SSI provides automatic eligibility for Medical Assistance. Social Security Disability provides Medicare, but only after a two-year waiting period.

SOCIAL SECURITY – APPLY ONLINE FOR DISABILITY BENEFITS

Apply Online for Disability Benefits

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Apply Online For Disability Benefits

Steps To Apply Online

1. Review the Adult Disability Checklist
2. Fill out the Disability Benefit Application
3. Fill out the Adult Disability Report
4. Fill out the Authorization to Disclose Information Form  and mail or take it to your Social Security Office.

- [Apply for Disability](#)



Why Should I Apply Online?


Applying online for disability benefits offers several advantages:

- You can start your disability claim immediately. There is no need to wait for an appointment;
- You can apply from the convenience of your own home or on any computer; and
- You avoid trips to a Social Security office, saving you time and money.

Who Can Use The Online Application?

You can use the online application to apply for benefits if you:

- are age 18 or older;
- have worked and paid Social Security taxes long enough to qualify; and
- have a medical condition that has prevented you from working or is expected to prevent you from working for at least 12 months or end in death.

 **Note**

To apply for a child, please go to [Applying for Disability Benefits for Children](#).

If your application has recently been denied, the [Internet Appeal](#) is a starting point to request a review of our decision about your eligibility for disability benefits.

Publications

- [Apply Online for Disability Benefits](#)
- [Disability Benefits](#)

More Information

- [Disability Planner](#)
- [Information for Representatives](#)

Healthcare Information

- [Health Information from Department of Health and Human Services](#)
- [Prescription Drug Assistance Programs](#)
- [Coverage for people with preexisting conditions](#)
- [Health Benefits Under COBRA](#)

What about SSI?

Supplemental Security Income (SSI) pays benefits to disabled adults and children with limited income and resources.

[Learn More...](#)

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http://www.ssa.gov/applyfordisability [1/17/2013 2:13:05 PM]

TITLE 19 (FEE FOR SERVICE) MEDICAID

- Income-based eligibility health insurance program through the Department of Social Services (DSS). www.ct.gov/dss.
- Social Services (DSS). www.ct.gov/dss
- Important: Husky Medicaid eligibility is determined by the income and assets of the parent/guardian. This is not the Medicaid that will enable DDS to provide funding for your son or daughter! You need to be enrolled in Fee for Service/Straight Title 19 Medicaid, in order to receive any DDS funding. When an individual turns 18, they are determined to be an adult and their eligibility for Title 19 is determined by their own assets and income. To be eligible, their assets cannot exceed \$1,600, if they are disabled.**
- Students should still use parent’s insurance as primary insurance.
- If found eligible for SSI, the individual will be found eligible for Title 19. You still need to apply and complete the paperwork and schedule an appointment with the Department of Social Services.
- Your Department of Social Services worker can give you the forms or you can go on- line for the intake paperwork. To go online to download Title 19 Application (W-1F), click: <http://www.ct.gov/dss/lib/dss/PDFs/w-1f.pdf>

Some Tips:

- A suggestion to ensure DSS counselor is working on the correct Medicaid Program for your son or daughter is to write on top of the application: **“The purpose of this application is to become eligible for Fee for Service Medicaid/ Straight Title 19, to insure eligibility of DDS funding.”**
- If you are projecting that your son/ daughter could work in a competitive job with competitive wages, but needs to be on Title 19 to be eligible for DDS waiver services, you can request to be on the DSS “S05 Program”, which is Medicaid for Employed Disabled. This will allow an individual who is employed to earn up to \$6,250 per month or up to \$75,000 per year and still maintain Title 19 health insurance.

Do you have questions regarding your benefits, work incentives and how work will allow you to have more money and become more independent? Contact your local Benefits Specialist.

There is a specialist assigned to specific local BRS districts and offices. They can assist with:

- Specific information the work incentives available to Social Security recipients
- Show you example of how you can achieve a greater income through a combination of earnings and benefits, or earnings alone
- Review your benefits and services to help maximize your independence.
- Follow up services after you return to work.

To find out which benefits specialist can assist you locally. Please call the Connect to Work Central Office Toll Free Number: 1-800-773-4636.

It is strongly recommended that you make copies of all application paperwork and documentation for your records, for both SSI and Title 19.

How to apply

Call or visit the nearest Department of Social Services office for an application. You may also download an application form from the Publications link at <http://www.ct.gov/dss> or for HUSKY at <http://www.huskyhealth.com/>.

Complete the form and return it. You must provide proof of your assets, income and other eligibility factors.

We will usually process your application within 45 to 90 days. No application can be granted, however, until all necessary information is received by your worker.

You should know that...

If your application is denied, you will receive a notice explaining why. You may appeal through a **Fair Hearing**.

If your assets, income or living situation changes, you must tell your worker immediately.

We may verify the information you give us through employers or landlords, or computer matches with banks, the Department of Labor or Motor Vehicles, the Social Security Administration and the Internal Revenue Service.

If you receive Medicaid when you are 55 years old or older, after your death the State may pursue reimbursement from your estate for the assistance you received.

The Department of Social Services' programs are available to all applicants and recipients without regard to race, color, creed, sex, sexual orientation, age, disabilities, learning disabilities, national origin, ancestry or language barriers. The Department of Social Services is an equal opportunity, affirmative action employer.

DSS Regional Offices

Northern Region

Hartford - (860) 723-1000

Manchester - (860) 647-1441

New Britain - (860) 612-3400

Willimantic - (860) 465-3500

Southern Region

Middletown - (860) 704-3100

New Haven - (203) 974-8000

Norwich - (860) 823-5000

Western Region

Bridgeport - (203) 551-2700

Danbury - (203) 207-8900

Stamford - (203) 251-9300

Torrington - (860) 496-6900

Waterbury - (203) 597-4000

Facts About Medicaid...

(Title 19)

a medical assistance program



This information is available in alternate format. Phone (800) 842-1508 or TDD/TTY (800) 842-4524

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Medicaid, also known as Title XIX, can pay for health care for low income Connecticut residents who are: receiving State Supplement benefits; disabled or legally blind; 65 years old or more; a child under 21 years of age; the caretaker relative of a child under age 19; or pregnant.

How to qualify

To qualify, you must meet **Medicaid of HUSKY A** income limits. Some people must also meet an asset limit. **Income limits** vary, depending on the size of your family and where you live. For pregnant women, the income limit is 250% of the federal poverty level. For children under age 19 and their caretaker relatives the income limit is 185% of the federal poverty level. There are lower income limits for elderly, blind and disabled individuals as well as for children who are 19 or 20 years old. **If you are over the income limits, however, you may be able to qualify if you have high medical bills.**

There is no **asset limit** for most families with children. **The asset limit** for an aged, blind or disabled person is \$1,600. For children age 19 or 20 the asset limit is slightly higher. There are special eligibility criteria for persons needing long term care and for working disabled people.

Income

If you work, part of your earnings will not be counted to make up for work-related expenses. If you have unearned income and you are aged, blind or disabled, some of your unearned income will not be counted. Unearned income includes Supplemental Security Income (SSI), Social Security benefits, Veterans benefits and pensions. After the appropriate deduction is subtracted from your gross income, your countable income must be less than the **Medicaid** income limit for your family size and area of the state. However, if you have high medical bills, you may still qualify.



Medicaid pays for many medical services, such as doctor visits, prescription drugs, inpatient and outpatient hospital care, laboratory services, home health care, nursing home care, transportation necessary to receive medical care and various other services. Some services may need prior approval from the Department.

Assets

You must tell us about all assets, either owned solely by you or owned jointly with someone else. Assets include, but are not limited to, bank accounts, certificates of deposit, stocks and bonds, cash surrender value of life insurance policies, and non-home property. Your home is **not** counted as an asset while you own and live in it as your primary residence.

If you qualify, you will receive a Connect card or Managed Care insurance card. Show the card to your doctor or other health care provider when you need medical care. If your doctor or health care provider participates in Medicaid, your bill will be paid by the State, minus any other health insurance you may have.



If you enter a nursing home, however, your home will be counted as an asset unless:

- you are reasonably expected to return home after a short stay;
- your spouse, your blind or disabled child, your child who is less than 21 years old or your sibling or other children under certain conditions will continue to use the home as his or her primary residence.

Some assets are not counted at all: Certain personal and essential household items, one burial plot per person and certain burial funds.

Transfers of assets will be examined and may cause penalties based on when the transfer occurred, to whom the asset was transferred and how much you received for the asset.

MEDICAID

- Apply for Medicaid (Title 19) Fee-for-Service: needed for Medicaid waiver to receive DDS supports.
- Call the Department of Social Services (DSS) to obtain a Black and White application for Medicaid.
- When filling out the application, in the section “What help do you need?” check off “Other” and write in **Medicaid Fee-for-Service**. This way you will be given the correct Medicaid service that you need for DDS.
- If not Medicaid eligible due to assets exceeding the Medicaid limits, you must be willing to do an asset reduction plan.
 - Excess assets can be reduced by putting funds in a Special Needs Trust (CT CARE) or a prepaid burial plan.