

Legal Services Offices

Statewide Legal Services: (Entry point for the legal services network in Connecticut). **860-344-0380** Central CT area or **1-800-453-3320**.

Other Legal Services Programs:

Hartford, Hartford County:

Greater Hartford Legal Aid

999 Asylum Avenue
Hartford, CT 06105
(860) 541-5000
FAX: (860) 541-5050

Greater New Haven Area:

New Haven Legal Assistance Association, Inc.

426 State Street
New Haven, CT 06510
(203) 946-4811
TDD: (203) 946-4811
FAX: (203) 498-9271

This pamphlet was produced by the Legal Assistance Resource Center of CT in cooperation with Connecticut Legal Services, Greater Hartford Legal Aid, New Haven Legal Assistance Association, and Statewide Legal Services.

The information in this pamphlet is based on the laws in CT as of Feb. 2010. We hope that the information is helpful. It is not intended as legal advice for an individual situation. If you need further help and have not done so already, please call Statewide Legal Services (see above) or contact an attorney.

Copyright: February 2010

Throughout Connecticut:

Connecticut Legal Services: Offices:

211 State Street
Bridgeport, CT 06604
(203) 336-3851

16 Main Street
New Britain, CT 06051
(860) 225-8678

153 Williams Street
New London, CT 06320
(860) 447-0323

20 Summer Street
Stamford, CT 06901
(203) 348-9216

85 Central Avenue
Waterbury, CT 06702
(203) 756-8074

872 Main St., P.O. Box 258
Willimantic, CT 06226
(860) 456-1761

AIDS Legal Network for CT

999 Asylum Avenue
Hartford, CT 06105
(860) 541-5027 or 1-888-380-3646

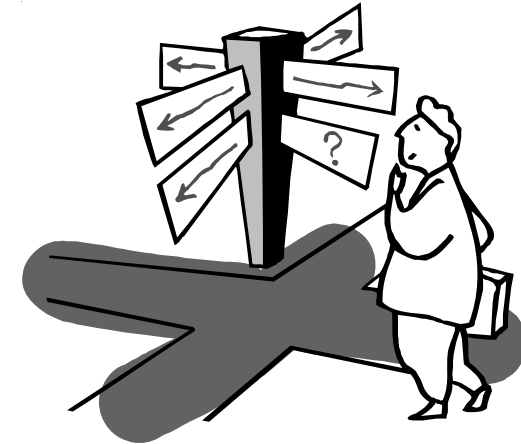
Visit us on the internet:

www.slsct.org
www.ghla.org
www.nhlegal.org
www.connlegalservices.org
www.larcc.org



Are You Disabled and Unable To Work?

If so, you may be able to get
Social Security Disability Insurance
or
Supplemental Security Income
benefits.



*This pamphlet has information about
disability benefits from Social Security.*

February 2010

What are Social Security Disability Insurance and Supplemental Security Income benefits?

Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are programs run by the federal Social Security Administration. You are eligible for these programs if you blind or disabled or, in the case of SSI, you are 65 years of age or older.

If I am eligible, what might I get?

If the Social Security Administration finds that you are eligible for SSDI and/or SSI, you may get:

- ✓ A check each month from Social Security (either in the mail or directly deposited into your bank account).
- ✓ Extra money from the State of CT (called State Supplement).
- ✓ Medical coverage (Medicare and/or Medicaid/Title 19).
- ✓ You may also be able to get subsidized housing designed for elderly and disabled persons because of your disability. Low-income families may be able to get subsidized housing even when a member is not found disabled.

How does Social Security decide if I am eligible?

You must have a physical and/or mental health condition that keeps you from working for at least a year or is expected to result in death. The Social Security Administration will consider the following conditions when reaching its decision:

Physical Conditions. You must have a physical condition that causes problems walking, sitting, standing, lifting or carrying or that causes pain, tiredness, shortness of breath or other serious symptoms that would affect your ability to work.

Mental Health Conditions. You must have a mental health condition that causes serious problems with your memory, thinking, understanding, moods, or concentration or with your ability to relate to other people in the workplace.

Social Security **will also consider** your *ability to perform your past work*, as well as *your age, education*, and your *skills* when it decides whether you are able to work now.

How long does it take for an initial decision?

It usually takes about 2 to 6 months. You will receive the decision in the mail. You can appeal if you are denied (*see page 5*).

How do I apply?

It is easy to apply -- you fill out an application and have an interview (meeting) with someone from SSA. You should **apply as soon as you become disabled**. You may apply in person at your local Social Security Administration office, by phone or on-line. You can find your local office in the phone book or call toll free: 1-800-772-1213. If you are deaf or hearing impaired, call the toll-free TTY: 1-800-325-0778. On the web: www.ssa.gov.

You can get a *Disability Starter Kit* from the Social Security Administration that will help you fill out your application and get ready for your interview. The kit has helpful checklists of documents and information that SSA will ask for when you apply.

Should I apply for SSDI, SSI or both?



You should apply for both because some people who are disabled are eligible for both without knowing it.

Whether you get SSDI or SSI depends on your work history:

If you.....

- worked at least 5 years of the 10 years before you became disabled
- have not worked or your work experience was limited and you have very low income and assets

You may be eligible for...

-  Social Security Disability Insurance (*Younger people need fewer work years.*)
-  Supplemental Security Income

What information will I need to apply?

You will need the following information, but you should still apply even if you do not have all of the information.

- your Social Security number;
- an original or certified copy of your birth certificate;
- your work history (where, when and what you did);
- the medical conditions that prevent you from working;
- names, addresses, and phone numbers of doctors and hospitals that are treating or have treated you;
- names and dosages of the medicines you are taking and why you take them; and
- information about your income and resources. (For SSI, you must provide pay stubs, bankbooks, etc.).

Are there tips to completing the application?

Do your best to state accurately how your medical condition (or conditions) limits your ability to do daily activities. Describe what help you need (if any) to do a certain task. *For example*, if asked, “*Can you shop or take public transportation?*” And your answer is “yes” -- but only if someone comes with you, be sure to also write “*only if someone comes with me.*” If you can do housework but need to rest every 10 minutes when doing such work, put that down. You do not need to write full sentences. **Do not try to make your situation sound better than it actually is--if you need assistance to complete tasks--say so!** On the other hand, **do not exaggerate your symptoms or limitations.**

✓ **Important:** *Keep your medical appointments and follow the treatment that is prescribed.* Your current medical records are needed to support your disability claim.

Note: SSA must consider reports from other medical and non-medical sources including: nurse practitioners, chiropractors, therapists, social workers, teachers, and the disability findings of other agencies such as the Department of Social Services (DSS).

Is there anything I can do to speed up the process?

- Be ready for your interview and application by having the information and documents with you when you apply. (See page 2 about Disability Starter Kit).
- Follow up on your application every 2 to 3 months,
- Tell SSA if you move or change your phone number.
- Keep copies of any documents you give SSA.
- If you are denied, appeal right away.

What can I do while I wait for the decision?

You may be able to get **cash** and **medical assistance** and **food stamps** while Social Security is making its decision. Apply for these benefits at the Department of Social Services (DSS) office. Call Infoline at 2-1-1 to find your local DSS office.

- Adults without children** may be able to get **cash assistance** from the **SAGA** (State Administered General Assistance) program. You must show that your medical condition prevents you from working for at least 2 months.
- Adults with dependent children** may be able to get **cash assistance** from the **TFA** (Temporary Family Assistance). And, if you are disabled, you may be exempt from TFA rules about working. To be found exempt, you must have a physical or mental health condition that prevents you from working on a predictable basis for at least 30 days.

✓ **TIP:** If you have housing costs, you should also apply to DSS for **State Supplement** cash benefits. State Supplement cannot be granted until you get SSDI or SSI. **However**, if you apply as soon as possible, you should get retroactive State Supplement benefits once you get SSDI or SSI.

State
Supplement
Application

\$

What if SSA denies my application?

Many applications are denied at first. If Social Security Administration says that you are not disabled, you have **60 days** to appeal its decision. **You should appeal right away--many people who appeal win benefits.** Appealing is easy. Even a simple statement that you still cannot work might be enough.

How do I appeal?

If your initial application is denied, you have **60 days** to file a **Request for Reconsideration**. This means that Social Security will review your claim and any new medical evidence again.

If your *Request for Reconsideration* is denied, you can ask for a **hearing** before an Administrative Law Judge (ALJ). You must ask for this hearing within 60 days of the reconsideration denial notice.

- *Before your hearing is held*, an Administrative Law Judge will review your entire file including updated medical evidence.
- *At your hearing*, you will be able to tell the ALJ about your condition. The ALJ may have a medical expert testify about your medical condition and/or a vocational expert testify about your ability to work in light of your physical and/or mental limitations.
- The ALJ will issue a decision after the record is closed.



Should I get a lawyer to help me?

Your chances of winning an appeal are much better if you have a lawyer or advocate. You should contact a lawyer or **call Statewide Legal Services (1-800-453-3320) as soon as you ask for a hearing or case review.** You may be able to get free legal representation from a legal services lawyer. Legal services lawyers know the rules and regulations and can help you get all the medical and other evidence you need to help win your appeal.

Are there other programs that can help?

Once your application for SSDI or SSI is accepted, you may be eligible for other programs. If you have not already done so, apply for these programs at your local Department of Social Services office. Call Infoline at 2-1-1 to find your local DSS office.

- *Medical coverage* (Title 19, also called Medicaid).
- *Food stamps* (now called "SNAP").
- *State Supplement program* (includes cash assistance; may include other benefits such as help with meeting special dietary needs, security deposits for heating or housing, repairs to home-owned property if needed to allow you to stay in the home, moving and storage expenses and emergency housing).
- *Medicare beneficiary coverage* (if you are on Medicare and otherwise qualify, DSS will pay all or some of the monthly cost of your Part B premium).
- *Security deposit assistance* (needed for permanent housing).

You may also be able to get other benefits:

- *Subsidized housing* (call Infoline at 2-1-1)
- *Telephone service* (call the phone company for help with the installation cost and monthly fee).