

# Strategies and Considerations for Representing Older Adults with Social Security Administration Benefits

Substance Abuse and Mental Health Services Administration  
SAMHSA SOAR Technical Assistance Center  
Policy Research Associates, Inc.

February 27, 2024



**SAMHSA**  
Substance Abuse and Mental Health  
Services Administration

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Dorrine Gross  
PATH Program Coordinator, SOAR COR  
Division of State and Community Systems Development  
Center for Mental Health Services

**Welcome!**

# Purpose and Objectives

- Understand the increase in homelessness for older adults with disabilities so your program can provide appropriate services and resources
- Learn how to represent older adults with their SSI/SSDI applications by applying various SSA rules and regulations applicable to this population
- Explore how to connect older adults to programs and resources to support their unique service needs

# Agenda

## Presenters

- Ryan Elza, Housing Innovation and Strategy Lead, The Center for Innovation and Partnership, Office of Interagency Innovation at the Administration for Community Living (ACL), Washington, DC
- Kate Lang, JD, Director of Federal Income Security, Justice in Aging, Washington, DC
- Arnita Miller, SSI Ohio Project Specialist, Freestore Foodbank, Cincinnati, Ohio
- SOAR Beneficiary, Freestore Foodbank, Cincinnati, Ohio

## Questions and Answers

- Facilitated by the SAMHSA SOAR TA Center

Ryan Elza/Housing Innovation and Strategy Lead, The Center for Innovation and Partnership, Office of Innovation at the Administration for Community Living (ACL), Washington, DC

## **Realizing Housing Stability: Partnership Opportunities with the Disability and Aging Networks**

# Realizing Housing Stability: Partnership Opportunities with the Disability and Aging Networks

February 27, 2024



**Housing and Services**  
Resource Center



# Why Working Together Makes A Difference

**Connecting** \_\_\_\_\_  
the housing sector and the  
community living networks



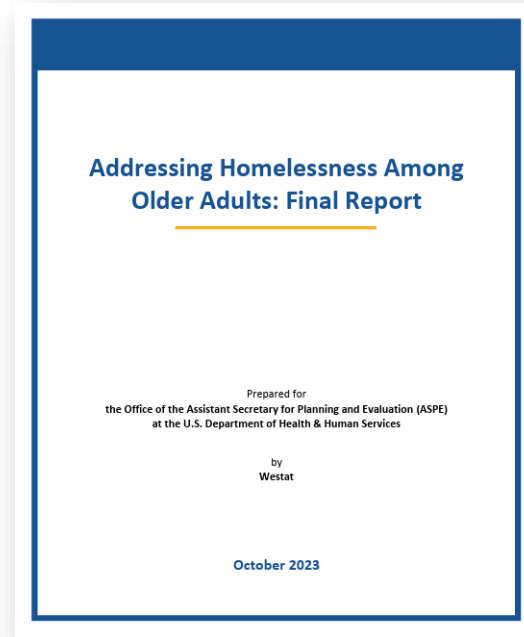
**Housing and Services**  
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<https://acl.gov/HousingAndServices>

# Addressing Homelessness Among Older Adults

## Population of Older Adult Homelessness

- Older adults are the fastest-growing age group of those experiencing homelessness
- Nearly half of the homeless population
- Expected to triple by 2030
- Older adults are especially vulnerable to homelessness as many live on fixed incomes
- Half of renters ages 50 and older pay more than 30 percent of their income on housing



# Characteristics & Service Needs

- Higher rates of health service utilization and more health and health-related concerns
- Higher rates of mental health and substance use disorders
- Higher rates of chronic illnesses, geriatric conditions, and cognitive impairments as well as high blood pressure, arthritis, and functional disability
- Greater need for health care supports, such as access to medications, durable medical equipment, and assistive technology, as well as assistance with ADLs
- Food insecurity, lack of transportation, and loss of community surface as additional challenges for older adults experiencing homelessness

# ACL

**Mission** - To make community living a reality for all people, regardless of disability or age.

**Vision** - For all people, regardless of age and disability, to live with dignity, make their own choices, and participate fully in society.

**Impact** – Support networks of disability and aging organizations in all 50 states and in the US territories. Over 20,000 community-based organizations that collectively provide direct services, legal advocacy, and work on systems change for older adults, people with disabilities and their families.

# The Disability and Aging Networks

- The 20,000 ACL-funded aging and disability organizations **reach into every community** across the nation.
- Staffed by people that live in and **know the community and culture**.
- **Serve a diverse population.**
- **Decades of experience** in helping people access and receive home and community-based services, housing and housing related services.
- **Partnerships** to streamline access to services for the people we serve.

# The Disability and Aging Networks (cont'd)

- Aging & Disability Resource Centers/No Wrong Door Systems (ADRC/NWD Systems)
- Area Agencies on Aging
- Centers for Independent Living
- Councils on Developmental Disabilities
- Elder Rights & Services
- Adult Protective Services
- Assistive Technology Act Programs
- Benefits Enrollment Centers
- Protection & Advocacy Programs
- University Centers for Excellence in Developmental Disabilities

# Home and Community-Based Services

Home and Community-Based Services (HCBS) are person-centered care delivered in the home and community, to enable people to stay in their homes, rather than moving to a nursing home or other facility for care.

## **Examples:**

- Personal care (dressing, bathing, toileting, eating, etc.)
- Skilled nursing care
- Therapies: Occupational, speech, and physical
- Diet management by registered dietician
- Health promotion and disease prevention
- Senior centers
- Home-delivered meal programs
- Home repairs and modifications
- Supportive employment services
- Transportation services
- Tenancy supports

# How Do I Find Disability & Aging Network Agencies?

- [Help with Housing or Services](#)
- Disability Information & Access Line (new!)
  - Call 888-677-1199 Monday-Friday from 9 am to 8 pm (Eastern)
  - Email: [DIAL@usaginganddisability.org](mailto:DIAL@usaginganddisability.org)
- [Eldercare Locator](#)
- [Assistive Technology Act Program](#)



# Contact Us



**Housing and Services**  
Resource Center

Email us at [hsrc@acl.hhs.gov](mailto:hsrc@acl.hhs.gov)

- Tell us about your **partnerships and innovations**
- Let us know what **types of technical assistance** would be helpful
- Receive **HSRC notices**

Kate Lang, JD, Director of Federal Income Security, Justice in Aging,  
Washington, DC

## **SSA Benefits for Older Adults**

# Ageism and Inequities

- Ageism: systemic devaluing of older people.
- Simply looking at age can mask the presence of other inequities that some older adults experience.
- Inequities and discrimination based on age combine with other forms of inequity to uniquely disadvantage specific groups of older adults.

## Fulfilling the Promise of Equity for Older Adults

Justice in Aging report  
(October 2023)

# Retirement Benefits

- Based on individual's own work record
- 40 quarters of work to be “fully insured”
- Earliest age of eligibility: **62**
- Benefits reduced if claimed prior to “full retirement age” (FRA)
- FRA gradually increasing to 67 for those born after 1938
  - Claiming at 62 and FRA is 67 = 30% lifetime reduction in retirement benefits
- [Retirement Age and Benefit Reduction](#)

# Early Retirement

- No disability determination process
- Permanent benefit reduction
- No Medicare coverage until age 65
- Earnings limit
  - [Receiving Retirement Benefits While Working](#)

# Social Security Disability Insurance (SSDI)

- Eligible for SSDI up until full retirement age
- Unreduced benefit amount
- Disability determination process
- Medicare coverage after 24 month waiting period

# Early Retirement + SSDI

- Can apply for both at same time, or first one and then the other later.
- Early retirement can provide income while waiting for disability determination.
- Usually, disability payment is higher than early retirement amount, but not as high if did not take early retirement before SSDI.
- Disability benefits will be reduced 5/9 of 1% for every month received early retirement prior to first month due disability benefit.
- [POMS RS 00615.110 - Reduced RIB as Affected by DIB](#)



# Early Retirement + SSDI (cont'd)

- Question on Form SSA-1 Retirement Application:
  - During the last 14 months, have you been unable to work because of illnesses, injuries or conditions that have lasted or are expected to last at least 12 months or can be expected to result in death?
  - If “Yes,” what date did you become unable to work?
- If applying for SSDI when over age 62, SSA will contact to ask if claimant wants early retirement

# Other SSA Benefits – Spousal Benefits

- Spousal benefits
  - Spouse or divorced spouse of retired or disabled worker
  - Age 62 or older, or caring for child who is under 16 or disabled
  - Divorced: at least 10 years of marriage

[Benefits For Your Spouse](#)

[Benefits For Your Divorced Spouse](#)

# Other SSA Benefits (cont'd)

- Widow(er) benefits
  - Surviving spouse (married for at least 9 months) or surviving divorced spouse (married for at least 10 years + unmarried) of deceased worker
  - Age 60 or older
- Disabled widow(er) benefits
  - Age 50 or older
  - Disability started within 7 years of worker's death

[Surviving Spouse](#)

[Surviving Divorced Spouse](#)

# Other SSA Benefits – CDB or DAC

- Childhood Disability Benefit (CDB) or Disabled Adult Child (DAC) Benefit
  - Parent is retired, disabled, or deceased
  - Adult child is over age 18
  - Disabling impairment began before age 22
  - Must meet disability standard for adults
  - Must be unmarried\*
  - Must not have substantial gainful activity after age 22

## [Benefits for Children with Disabilities](#)

- Supplemental Security Income (SSI)
  - Disabled, blind, or age 65 or older
  - Limited income and assets
  - U.S. citizen, or certain limited categories of immigrants

[Supplemental Security Income \(SSI\)](#)

# Disability Determination Process

- Step 1: Is claimant currently engaged in substantial gainful activity?
- Step 2: Does claimant have a severe impairment?
- **Step 3: Does claimant's impairment meet or equal a Listing?**
- Step 4: Can claimant perform any past relevant work? (15-year look-back period)
- **Step 5: Is there any other work in the national economy that the claimant can perform? (considering age, education, skills)**

# Disability Determination for Older Adults – Step 3

- Step 3: Common Listings for Older Adults
  - Arthritis – Abnormality of a major joint in any extremity (1.18)
  - Diabetes – Endocrine disorders (9.00)
  - Heart disease – Cardiovascular system (4.00)
  - Stroke – Vascular insult to the brain (11.04)
  - Degenerative Disc Disease – Disorders of the spine (1.15 and 1.16)
  - COPD/emphysema – Chronic respiratory disorders (3.02)
  - Cancers (13.00)

# Disability Determination for Older Adults – Step 5

- Step 5: Medical-Vocational Guidelines
  - Exertional level (RFC: Sedentary, Light, Medium, Heavy/Very Heavy)
  - Age
    - 18 – 49 = younger worker
    - 50 – 54 = closely approaching advanced age
    - 55 – 59 = advanced age
    - 60 and older = closely approaching retirement age
  - Education
  - Skills

[Code of Federal Regulations, Part 404, Subpart P, Appendix 2](#)



# Medical-Vocational Guidelines

**Table No. 1—Residual Functional Capacity: Maximum Sustained Work Capability Limited to Sedentary Work as a Result of Severe Medically Determinable Impairment(s)**

<b>Rule</b>	<b>Age</b>	<b>Education</b>	<b>Previous work experience</b>	<b>Decision</b>
201.01	Advanced age	Limited or less	Unskilled or none	Disabled
201.02	.....do	.....do	Skilled or semiskilled—skills not transferable <sup>1</sup>	Do.
201.03	.....do	.....do	Skilled or semiskilled—skills transferable <sup>1</sup>	Not disabled
201.04	.....do	High school graduate or more—does not provide for direct entry into skilled work <sup>2</sup>	Unskilled or none	Disabled
201.05	.....do	High school graduate or more—provides for direct entry into skilled work <sup>2</sup>	.....do	Not disabled
201.06	.....do	High school graduate or more—does not provide for direct entry into skilled work <sup>2</sup>	Skilled or semiskilled—skills not transferable <sup>1</sup>	Disabled
201.07	.....do	.....do	Skilled or semiskilled—skills transferable <sup>1</sup>	Not disabled
201.08	.....do	High school graduate or more—provides for direct entry into skilled work <sup>2</sup>	Skilled or semiskilled—skills not transferable <sup>1</sup>	Do.
201.09	Closely approaching advanced age	Limited or less	Unskilled or none	Disabled
201.10	.....do	.....do	Skilled or semiskilled—skills not transferable	Do.

# Thank You | Contact Kate Lang

SAMHSA's mission is to reduce the impact of substance abuse and mental illness on America's communities.

Kate Lang

[klang@justiceinaging.org](mailto:klang@justiceinaging.org)

[www.samhsa.gov](http://www.samhsa.gov)

1-877-SAMHSA-7 (1-877-726-4727) • 1-800-487-4889 (TDD)

Arnita Miller, SSI Ohio Project Specialist, Freestore Foodbank, Cincinnati, Ohio

## Successful SOAR Provider Perspective

# Freestore Foodbank



## Benefits Enrollment

Freestore Foodbank understands that many families struggle with putting food on the table, especially during difficult times. That's why we are here to help. We offer a range of services, including SNAP application assistance, to ensure that everyone in our community has access to



## Representative Payee Program

Freestore Foodbank Representative Payee Program is here to assist you to achieve greater stability by helping you to define key areas in your life that create barriers to obtaining and maintaining employment. We Focus on Five Specific Areas: Preparation of a monthly budget and distribution. Overseeing and reviewing customers [...]



## Transportation Assistance

**SIGN UP** For those needing assistance with medical or work related transportation, we offer assistance. At our Customer Connection Center located at 112 E. Liberty Street in Over-the-Rhine, Cincinnati, we can provide bus passes to help families attend doctor's appointments, search for employment or travel to a new [...]

# Arnita Miller: SSI Ohio Project Specialist

- Has worked with individuals experiencing homelessness with substance use disorders and mental illness since 1991
  - Greater Cincinnati Behavioral Health for 14 years
  - Team lead for Path Outreach Services
- Currently working with Freestore Foodbank for six years as a SOAR worker. Member of:
  - Homeless Outreach Group
  - Shelter Work Group in Hamilton County
  - Operation Stand Down

## A Conversation with Jerry, SOAR Beneficiary

“How SOAR helped  
me connect to SSDI  
benefits and other  
services.”



# Serving Jerry and Addressing His Needs

- Experiencing homelessness
- Coordination of medical needs
- Other immediate needs
- Transportation

# Thank You | Contact Arnita Miler

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Arnita Miller

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# Questions and Answers



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If we don't get to your question, we will contact you after the webinar.

# Resources

- [Addressing Homelessness Among Older Adults: Final Report \(hhs.gov\)](#)
- [Fulfilling the Promise of Equity for Older Adults - Justice in Aging](#)
- [NCLER | Home \(acl.gov\)](#)
- [Home | SOAR Works! \(samhsa.gov\)](#)

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*(Link is case sensitive)*



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