

# HOW TO: Apply for Disability Benefits

MISSOURI STATE PUBLIC DEFENDER



**HOLISTIC**  
DEFENSE SERVICES

## What are Disability Benefits?

Disability Benefits are monthly stipends given to people with qualifying disabilities. Benefits are distributed on the first of every month by the Social Security Administration.

There are two types of Disability Benefits:

### 1. Supplemental Security Income (SSI):

- SSI is a program for adults or children who are blind, disabled, or elderly and have low income and not much money or things.
- To get help from this program, you can't have too many things or money. For more details, look in Appendix A.
- In 2022, if you were on SSI, you could get up to \$841 per month (or \$1,261 if you were married). [Source](#)

### 2. Social Security Disability Insurance (SSDI):

- SSDI is a program for adults who are blind or disabled. It helps those who paid into the Social Security Trust Fund through their jobs.
- Figuring out if you paid enough into this fund is complicated. You can learn more in Appendix B.
- In 2022, people on SSDI got an average of \$1,364 per month (or \$2,407 if they were married or had kids). [Source](#)

## Who is Eligible for SSI/SSDI?

Anyone with:

- Either a physical or psychological qualifying condition,
- That prohibits them from holding a stable job for at least the following year, and
- That would have earned them at least \$1,200 a month

A list of qualifying conditions can be accessed at [ssa.gov](https://ssa.gov).

## Application Process

### How to Apply:

People can apply in three ways:

- Online at [ssa.gov](https://ssa.gov)
- Over the phone at 1-800-772-1213 (or TTY 1-800-325-0778)
- In person at a Social Security Office near you. There is a sample application and a list of needed documents in Appendix C.

### Wait Time:

- It usually takes around 5 to 6 months to get a response after you apply.
- Most people who apply in Missouri in 2021 didn't get approved at this stage. Only about 39.2% were approved.



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**If Application Gets Denied:**

- If they say no to the application, the applicant can try again. It's called "reconsideration."
- At this point, most applications will still be denied. (In 2021, only 13.7% of those filing for reconsideration were approved).

**If Application Gets Denied Again:**

- If they say no again, the applicant can ask for a hearing. It's a good idea to get a lawyer to help at this point.
- Research shows that people with a lawyer at their hearing are three times more likely to get approved.
- It can take a few months to schedule a hearing. After the hearing, it takes about two to three months to hear their decision. About 46% get approved after a hearing.

**If Applicant Gets Approved:**

- If they say yes to the application, the applicant will get paid for all the months you waited for the approval in one big payment.
- For example, if someone applied on December 31, 2021, and got approved exactly a year later, they get a check on January 1, 2023. This check will include pay for 13 months. One month is for January 2023, and the rest is backpay.

**Expedited Process for Unhoused or At Risk of Being Unhoused Individuals**

There's a special, faster way to get help for people who are unhoused or might soon be without a home. If the applicant is in danger of becoming unhoused, they can get assistance from a SOAR (SSI/SSDI Outreach, Access, and Recovery) Case Worker. They can step in as a representative, helping to apply, requesting medical records, and creating a report on their behalf. This way, it's easier for the applicant to get the support they need.

**Who are SOAR Case Workers?**

SOAR Case Workers are individuals with special certification from SAMSHA to assist those who may face homelessness in applying for disability benefits. More information about this certification can be found at [soarworks.samhsa.gov](https://soarworks.samhsa.gov). A list of agencies that had SOAR Case Workers on staff as of December 13, 2022, is available in Appendix D

**Who is Eligible for a SOAR Case Worker?**

Any person who is unhoused or in danger of becoming unhoused is eligible for SOAR assistance. This includes individuals in jail or other forms of detention, as long as they don't have a stable home to go to after they're released.



## Is a SOAR Application More Effective?

Yes! In 2022, the time it takes to get an initial decision on an application is about the same as the regular process, which was an average of 5 months for SOAR. However, the good news is that the approval rate is much better. As of now, 65% of applications submitted through SOAR are approved right when they're first filed, which is more than twice as high as the average application in 2019.

During the appeals process, 41% of SOAR applications are approved, which is more than three times higher than the approval rate for a regular application in 2021.

## Appendix A: Limitation on Assets for SSI

"For someone to qualify for SSI, if they're not married, they need to have less than \$2,000 in assets, which the Social Security Administration refers to as 'Resources.' If a person is married, the limit for assets is \$3,000.

### What Counts as a Resource?

Cash, bank accounts, stocks, mutual funds, U.S. savings bonds, land, life insurance; personal property; vehicles; anything else you own which could be changed to cash and used for food or shelter. However, not all Resources are counted.

## Excluded Resources

- The home you live in and the land it is on; one vehicle, if you or a member of your household use it for transportation
- Household goods and personal effects
- Life insurance policies you own with a combined face value of \$1,500 or less
- Burial plots or spaces for you or your immediate family
- Burial funds of up to \$1,500 each for you and your spouse's burial expenses
- Property you or your spouse use in a trade or business, or on your job if you work for someone else
- If you are disabled or blind, money or property you have set aside under a Plan to Achieve Self-Support (PASS);
- Up to \$100,000 of funds in an Achieving a Better Life Experience (ABLE) account established through a State ABLE program.

## What can people do if they have too many resources to qualify?

There is still a chance to qualify even if you have more than the allowed resource limit. Individuals can work with the Social Security Administration to create a plan to sell the extra resources. (For more information on how this process would work, contact SSA:

<https://www.ssa.gov/ssi/spotlights/spot-resources.htm>)

## Appendix B: Calculating Work Credits for SSDI Applications

There are two steps you need to take to figure out if you have enough Work Credits to qualify for SSDI.

**Step 1:** To qualify for SSDI benefits, you must determine the number of work credits you need. These credits are based on the time period before you became disabled, which made it impossible for you to work and earn a living (known as the "age of disability"). The specific number of work credits required depends on your age at the time you became disabled. The chart below illustrates the number of Work Credits you need based on your age at the onset of disability and the timeframe during which you should have earned these credits.

Once you have figured out how many work credits you need, go to **Step 2:** Calculating how many work credits you have.

Age of Disability	Credits Needed	Within What Time Frame Do the Credits Need to Have Been Accrued
24 or less	6	3 years
25	8	4 years
26	10	5 years
27	12	6 years

Age of Disability	Credits Needed	Within What Time Frame Do the Credits Need to Have Been Accrued
28	14	7 years
29	16	8 years
30	18	9 years
31	20	10 years
32	20	10 years
33	20	10 years
34	20	10 years
35	20	10 years
36	20	10 years
37	20	10 years
38	20	10 years
39	20	10 years
40	20	10 years
41	20	10 years
42	20	10 years
43	21	20 of total credits need to be from the 10 years before



Age of Disability	Credits Needed	Within What Time Frame Do the Credits Need to Have Been Accrued
44	22	20 of total credits need to be from the 10 years before
45	23	20 of total credits need to be from the 10 years before
46	24	20 of total credits need to be from the 10 years before
47	25	20 of total credits need to be from the 10 years before
48	26	20 of total credits need to be from the 10 years before
49	27	20 of total credits need to be from the 10 years before
50	28	20 of total credits need to be from the 10 years before
51	29	20 of total credits need to be from the 10 years before
52	30	20 of total credits need to be from the 10 years before
53	31	20 of total credits need to be from the 10 years before

Age of Disability	Credits Needed	Within What Time Frame Do the Credits Need to Have Been Accrued
54	32	20 of total credits need to be from the 10 years before
55	33	20 of total credits need to be from the 10 years before
56	34	20 of total credits need to be from the 10 years before
57	35	20 of total credits need to be from the 10 years before
58	36	20 of total credits need to be from the 10 years before
59	37	20 of total credits need to be from the 10 years before
60	38	20 of total credits need to be from the 10 years before
61	39	20 of total credits need to be from the 10 years before
62+	40	20 of total credits need to be from the 10 years before



**Step 2:** To determine how many Work Credits you have, you'll need to calculate your gross income from employment, which includes income from self-employment and the military, within the specified time period as shown in the chart above. The chart below indicates the minimum earnings required for one Work Credit per calendar year.

NOTE: You are only able to claim a maximum of 4 Work Credits per calendar year.

Ex: If you made \$4,000 in 2022, you would be able to claim 2 work credits for 2022. If you made \$20,000 in 2022, you would be able to claim the maximum of 4 work credits for that year.

Year	Earnings
1978	\$250
1979	\$260
1980	\$290
1981	\$310
1982	\$340
1983	\$370
1984	\$390
1985	\$410
1986	\$440
1987	\$460
1988	\$470
1989	\$500
1990	\$520
1991	\$540
1992	\$570
1993	\$590

Year	Earnings
1994	\$620
1995	\$630
1996	\$640
1997	\$670
1998	\$700
1999	\$740
2000	\$780
2001	\$830
2002	\$870
2003	\$890
2004	\$900
2005	\$920
2006	\$970
2007	\$1,000
2008	\$1,050

Year	Earnings
2009	\$1,090
2010	\$1,120
2011	\$1,120
2012	\$1,130
2013	\$1,160
2014	\$1,200
2015	\$1,220
2016	\$1,260
2017	\$1,300
2018	\$1,320
2019	\$1,360
2020	\$1,410
2021	\$1,470
2022	\$1,510



## Appendix C: Required Documentation

Note: The required documentation is not required at the time of application. It is possible to provide it at a later date.

### Proof of Age (one)

- Public birth record recorded before age 5
- Religious birth record recorded before age 5
- Documents showing your age or date of birth

### Proof of Citizen or Noncitizen Status (one)

- Birth certificate showing birth in the United States
- Religious record of birth or baptism showing the place of birth
- Naturalization certificate
- U.S. passport or passport card
- Certificate of citizenship
- Current immigration document; for example, an I-551 (Permanent Resident Card)
- I-94 (Arrival/Departure Record)
- If you have served in the U.S. Armed Forces and your legal status is as a noncitizen, you may need your military discharge paper (form DD-214).

### Proof of Resources (as applicable)

- Bank statements for all checking and savings accounts
- Tax appraisal statement for all property owned besides the house you live in
- Life or disability insurance policies
- Burial contracts, burial plots, etc.

- Certificates of deposit, stocks, mutual funds, or bonds
- Titles or registrations for vehicles like cars, trucks, motorcycles, boats, campers, etc.

### Proof of Living Arrangements (if applicable)

- Lease or rent receipt
- Names, dates of births, medical assistance cards or Social Security numbers for all household members
- Deed or property tax bill
- Information about household costs for rent, mortgage, food, and utilities
- If unhoused, the address or geocoordinates of where a person tends to sleep is sufficient

### Proof of Income (if applicable)

- Earned income – payroll stubs, or if self-employed, a tax return for the last tax year
- Unearned income – any records showing how much they receive, how often, and the source of the payment (for example, award letters, bank statements, court orders, receipts)
- If applicable – work expenses – see [ssa.gov](https://www.ssa.gov) for more information

### Medical Sources (as applicable)

- Medical reports, if they have them
- Names, addresses, and telephone numbers of doctors and other providers
- Medical services to the individual and the approximate dates they were treated
- Names of the prescription and non-prescription medications that they take

### Sample SSDI Application

A sample SSDI Application can be found at [ssa.gov](https://www.ssa.gov).



## Appendix D: Agencies with SOAR Case Workers (as of 12/13/2022)

The following organizations in MO have SOAR case workers as of December 13, 2022. However, it's important to note that many, if not all, of these organizations typically only help clients who are part of their programs or are referred to them internally for assistance.

### MO Agencies with SOAR Case Workers

- Community Counseling Center
- Gibson Center for Behavioral Change
- Love Columbia
- Phoenix Programs
- BJC Behavioral Health
- Comtrex, Inc.
- Mark Twain Behavioral Health
- Ozark Center Community Care Program
- Heartland Center for Behavioral Change
- L. Minor Care Center, City Union Mission
- ReStart, Inc.
- Salvation Army Supportive Housing Program
- Swope Health Services
- Preferred Family Healthcare
- Arthur Center Community Health
- Clark Community Mental Health Center
- FCC Behavioral Health
- Compass Health Network
- Family Guidance Center
- ALM Hopewell Center
- Department of Veterans Affairs
- DOORWAYS-Interfaith Residence
- Equal Housing & Opportunity Council (EHOC)
- Places for People
- Queen of Peace
- Salvation Army
- United States Probation – Eastern District of Missouri
- Bootheel Counseling Services
- AIDS Project of the Ozarks
- Burrell Behavioral Health
- St. Louis VA Healthcare System
- Turning Point



## Print List

1. "How to: Apply for Disability Benefits" Guide
2. Any required documentation if you are applying in person

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## Full Links/Reference (in order of appearance)

### Page 1

SSI Federal Payment Amounts:

<https://www.ssa.gov/oact/cola/SSlamts.html>

How the 2023 COLA Affects Social Security Disability Benefits:

<https://www.aarp.org/retirement/social-security/info-2022/cola-2023-social-security-disability-benefits.html>

Listing of Impairments:

<https://www.ssa.gov/disability/professionals/bluebook/listing-impairments.htm>

### Page 2

SSI/SSDI Outreach, Access, and Recovery (SOAR):

<https://soarworks.samhsa.gov>

### Page 3

SSI Spotlight on Resources:

<https://www.ssa.gov/ssi/spotlights/spot-resources.htm>

### Page 7

SSA-16 Application:

<https://www.ssa.gov/ssi/spotlights/spot-resources.htm>

