

2.05 Expediting Access to Income Support



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Heading Home, SOAR Lead
State of New Mexico

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Your Panelists



Bug Carlson
(They/Them)

SOAR Program Director
Heading Home
SOAR State Lead
(New Mexico)



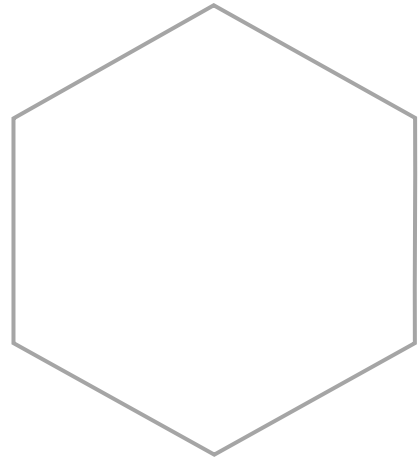
Margaret Willis
(She/Her)

Director, CBEST
LA County Health Services, HFH
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Co-Director, Benefits Advocacy
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Agenda (75min)



Reality Check

Per SSA’s Justification of Estimates for Appropriations Committees FY2025:
FY2024 budget = lowest staffing levels since 1972 while the number of beneficiaries continues to increase.

[FY 2025 SSA Congressional Justification](#)

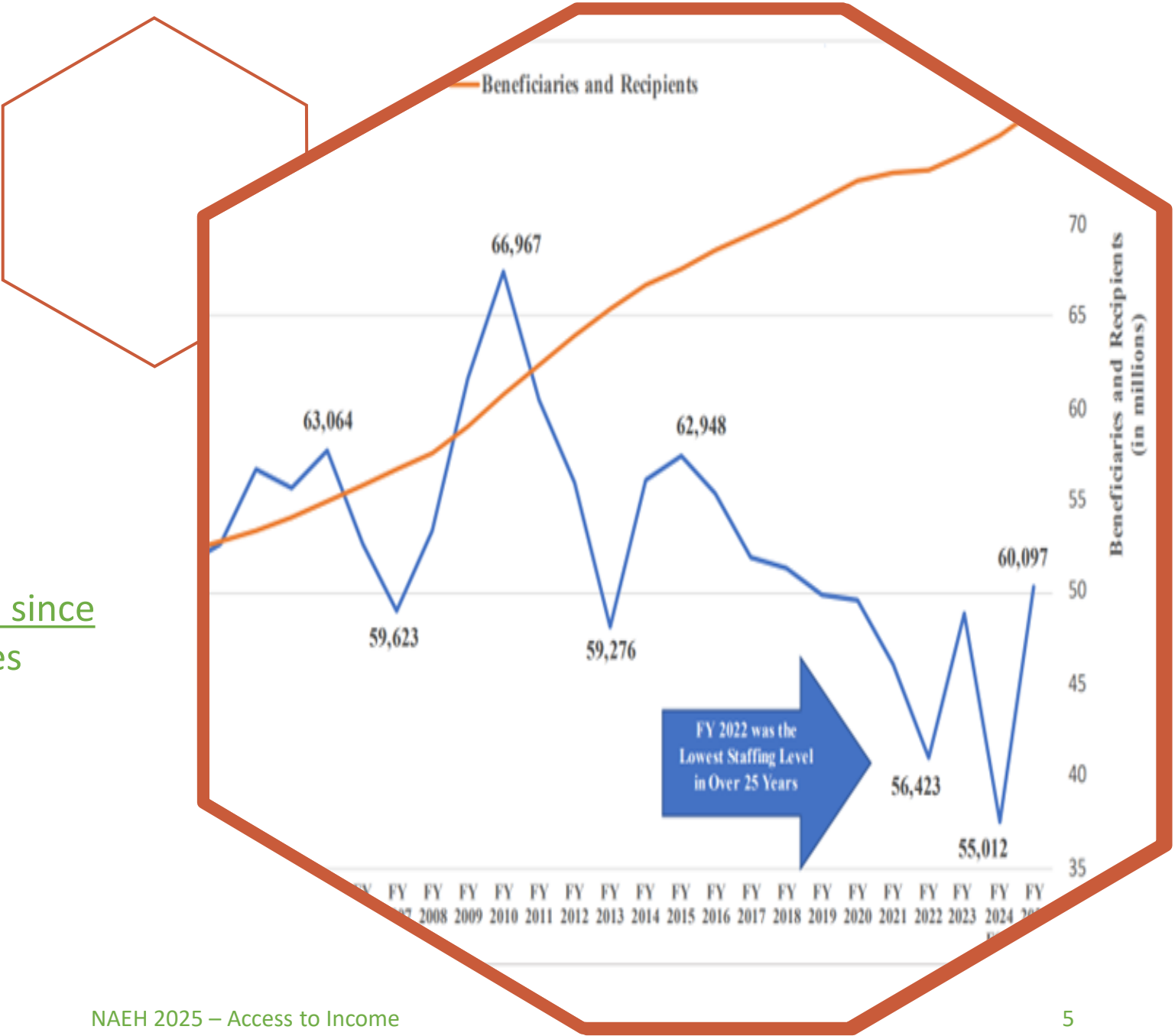
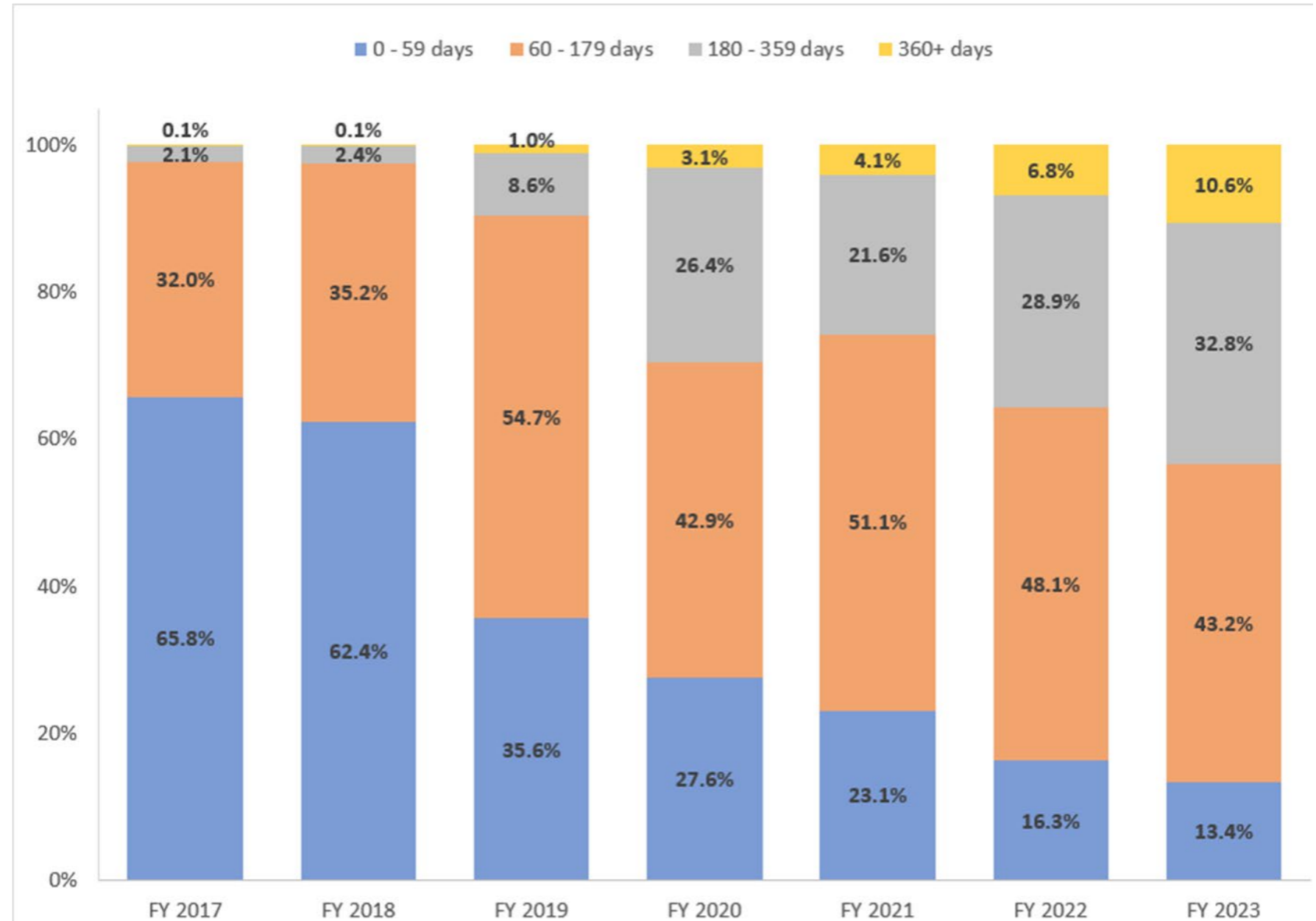


Figure 9: The Percent of Initial Disability Claims Pending Over 180 Days is Growing

Initial
Claims
are
Taking
Longer



SSI/SSDI Outreach, Access & Recovery

1. What is Heading Home
2. What is SOAR?
3. SOAR Method
4. SOAR, Housing, & Medical Care
5. SOAR in New Mexico
6. Heading Home Success`

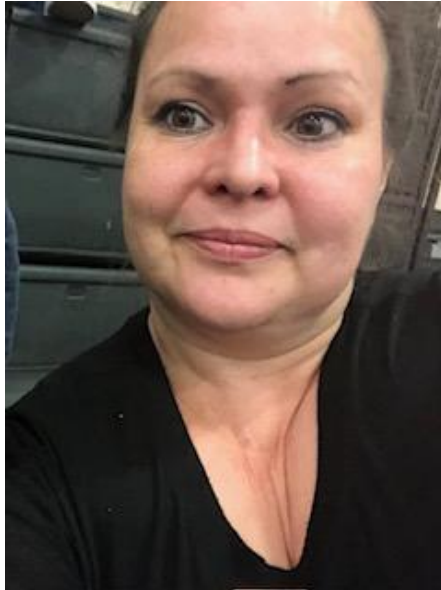


Bug Carlson

- Master's of Fine Art in Creative Research, University of Pennsylvania, 2017
- Started contracting SOAR in fall, 2020
- SOAR Coordinator fall, 2021
- SOAR Program Director, 2022
- SOAR State Lead January 2024
- 78% Approval Rate

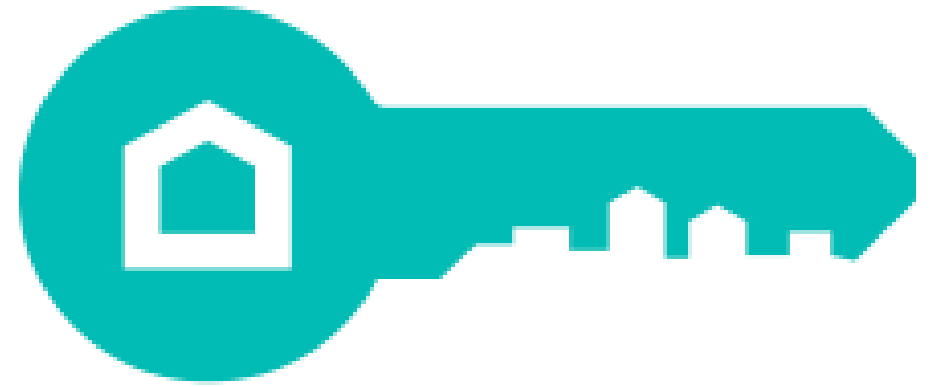


Who is SOAR



Heading Home provides operations for several shelters in Albuquerque and administers multiple housing, and income programs.

The agency's focus is housing, meeting people where they are in life, and working together with them to secure the resources needed for long term stability and independence.



**HEADING
HOME**



- SSI/SSDI Outreach, Access, and Recovery!
- A model for assisting eligible individuals to apply for Social Security Administration (SSA) disability benefits
- For individuals who are experiencing or at risk of homelessness and have a serious mental illness, co-occurring substance use disorder, or other physical disabilities
- If working, must make below Substantial Gainful Income (\$1,620/month)
- Rates of success of initial application rise from 30% (unrepresented) to 65-70% (SOAR Represented)

SSI and SSDI: The Basics

Supplemental Security Income (SSI)

- Eligibility based on need: low income and resources; living arrangement
- Monthly amount based on Federal Benefit Rate: \$943/month (2024)*
- Date of eligibility based on Protective Filing Date/Application Date
- Health insurance: Medicaid

Social Security Disability Insurance (SSDI)

- Eligibility based on insured status (FICA payments)
- Monthly amount based on earnings history
- Date of eligibility based on “date of onset” of disability, 5 month waiting period
- Health insurance: Medicare

**<https://www.ssa.gov/ssi/text-general-ussi.htm>*



SOAR Eligibility: Decision Tree

SSI/SSDI Outreach, Access, and Recovery (SOAR) is funded by the Substance Abuse and Mental Health Services Administration (SAMHSA) and is a national program designed to increase access to the disability income benefit programs administered by the Social Security Administration (SSA) for eligible adults and children who are experiencing or at risk of homelessness and have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder.

Should I complete a SOAR-assisted SSI/SSDI application?

Does the individual (child, youth, or adult) have a disabling condition?

One or more serious mental illness(es), medical condition(s), and/or a co-occurring substance use disorder that meets or equals the [SSA Listings of Impairments](#).

Y

Is the individual experiencing or at risk of homelessness?

The SAMHSA SOAR initiative is intended for individuals experiencing or at risk of homelessness. These terms are defined differently by SOAR and the Social Security Administration (SSA). The SOAR model follows the [definitions of "homeless" and "at risk of homelessness"](#) used by the U.S. Department of Housing and Urban Development.

Y

Use the SOAR model and all five SOAR Critical Components for assisting with SSI/SSDI applications.

Flag the application as SOAR with SSA and Disability Determination Services (DDS).

Track the outcome of the application in the [SOAR Online Application Tracking \(OAT\)](#) program!

N

Explore employment support options and other local resources for economic support.

N

The individual is stably housed and is not receiving a voucher or rental assistance.

Use the Critical Components as outlined in the SOAR model to assist with a quality SSI/SSDI application. Do not flag as a SOAR application with SSA and DDS. Do not track the outcomes in the SOAR OAT program.

For more information: soar@prainc.com | (518) 439-7415 | soarworks.prainc.com



SOAR Critical Components

Using these five SOAR Critical Components, case workers play a central role in gathering complete, targeted, and relevant information for SSA and DDS, resulting in high-quality SSI/SSDI applications. These components significantly increase the likelihood of an approval for those who are eligible.

1. Serving as the Applicant's Representative
2. Collecting and Submitting Medical Records
3. Writing and Submitting a Medical Summary Report (MSR)
4. Obtaining a Co-signature on the MSR by an Acceptable Medical Source
5. Completing a Quality Review of Applications Prior to Submission

What makes a good SOAR?

- Adult Social Security is about ability to WORK (Substantial Gainful Activity)
- Applicant's need to be disabled from working any job in the American economy (1977)
- Applicant decision is awarded based on age, education, residual functional capacity including limitations in four areas of functioning
- For applicants with mental illness, they have *marked* restrictions in at least 2 of these functional areas, or *extreme* limitations in one area:
 - *Understand, remember, or apply information* (memory, following instructions, solving problems, etc.)
 - *Interact with others* (getting along with others, anger, avoidance, etc.)
 - *Concentrate, persist, or maintain pace* (as they relate to the ability to complete tasks)
 - *Adapt or manage oneself* (hygiene, responding to change, setting realistic goals, etc.)

SOAR TIMELINE

1. Referral
2. Assessment Scheduled
3. Eligibility Assessment
4. Waitlist
5. Case Assignment
6. SOAR In-Process
7. Application Submitted
8. Disability Adjudication
9. Decision Determination

Making a Referral

REFERRAL FORM



SOAR Referral - Community Agencies

Please complete this referral form in full. Complete referrals assist the SOAR team to better understand a potential client's eligibility. Incomplete forms will not be processed. If you have any questions regarding SOAR referrals or general inquiries or if you need a physically fillable form, please email SOAR@headinghome.org.

Prior to submitting a SOAR referral form, please review the basic SOAR eligibility criteria: The following 4 characteristics represent key eligibility criteria for SSA disability benefits:

- Applicant has a serious mental illness or exhibits symptoms and/or has serious physical illnesses that affect their ability to work at a [substantial gainful level](#).
- The illness(es) or condition(s) have lasted or are expected to last for at least 12 months or are expected to result in death.
- Individual is currently exhibiting symptoms of mental illness or has periods with worsening of symptoms that prevent sustainable employment. For example:
 - Psychotic Symptoms (hallucinations, delusions, disorganized thinking/speech/behavior)
 - Depressive Symptoms (decreased energy, lack of motivation, suicide attempts)
 - Manic Symptoms (racing thoughts, disorganized thoughts)
 - Anxious feelings (paranoia, nervousness)
 - Cognitive deficits (brain injury, problems with concentration, memory, etc.)
 - History of trauma (history of abuse, posttraumatic stress disorder, etc.)

SOAR Works!

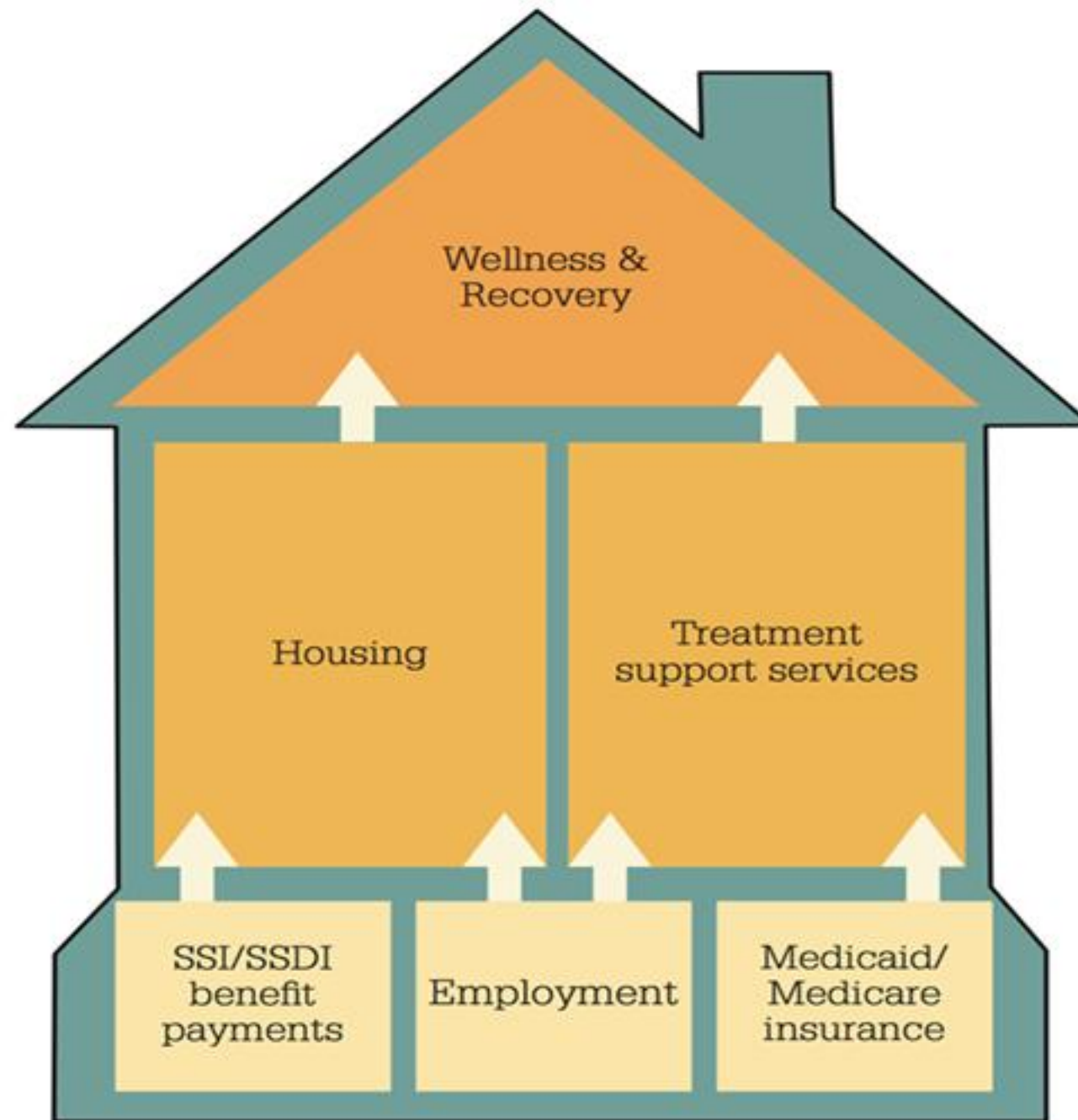
FY24 Outcomes:

68%

SOAR Support: 166
Submitted apps: 79
Approved: 55
Denied: 25
**Served 325 Individuals
over 30 organizations**



HEADING HOME



Beyond SSI/SSDI SOAR Benefits:

Our dedicated SOAR specialists work with Case Managers to build strong SOAR cases:

- connecting with primary care and MCO care coordination
- receiving proper specialist referrals
- assistance attending medical exams
- accessing detox, rehabilitation, counseling and behavioral health services
- 3rd party Function reports and quotes for the record
- housing clients and making early interventions into those with precarious housing situations to avoid the trauma of eviction and homelessness.



**HEADING
HOME**

SOAR Works!

Budget

- In FY 24 the State of New Mexico Behavioral Health Services Division - Healthcare Authority budgeted \$327,000 to SOAR services
- \$258k of these funds are administered to Heading Home's SOAR program to provide SOAR services to anyone in the state of New Mexico



HEADING
HOME

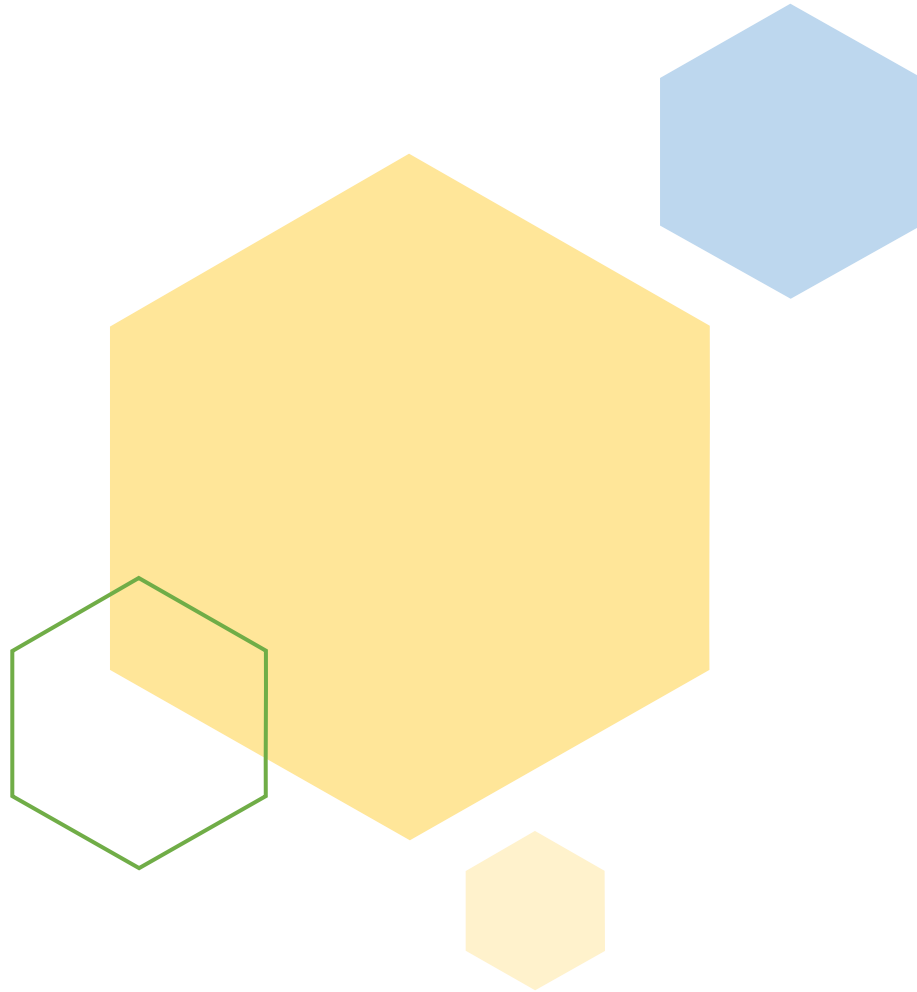


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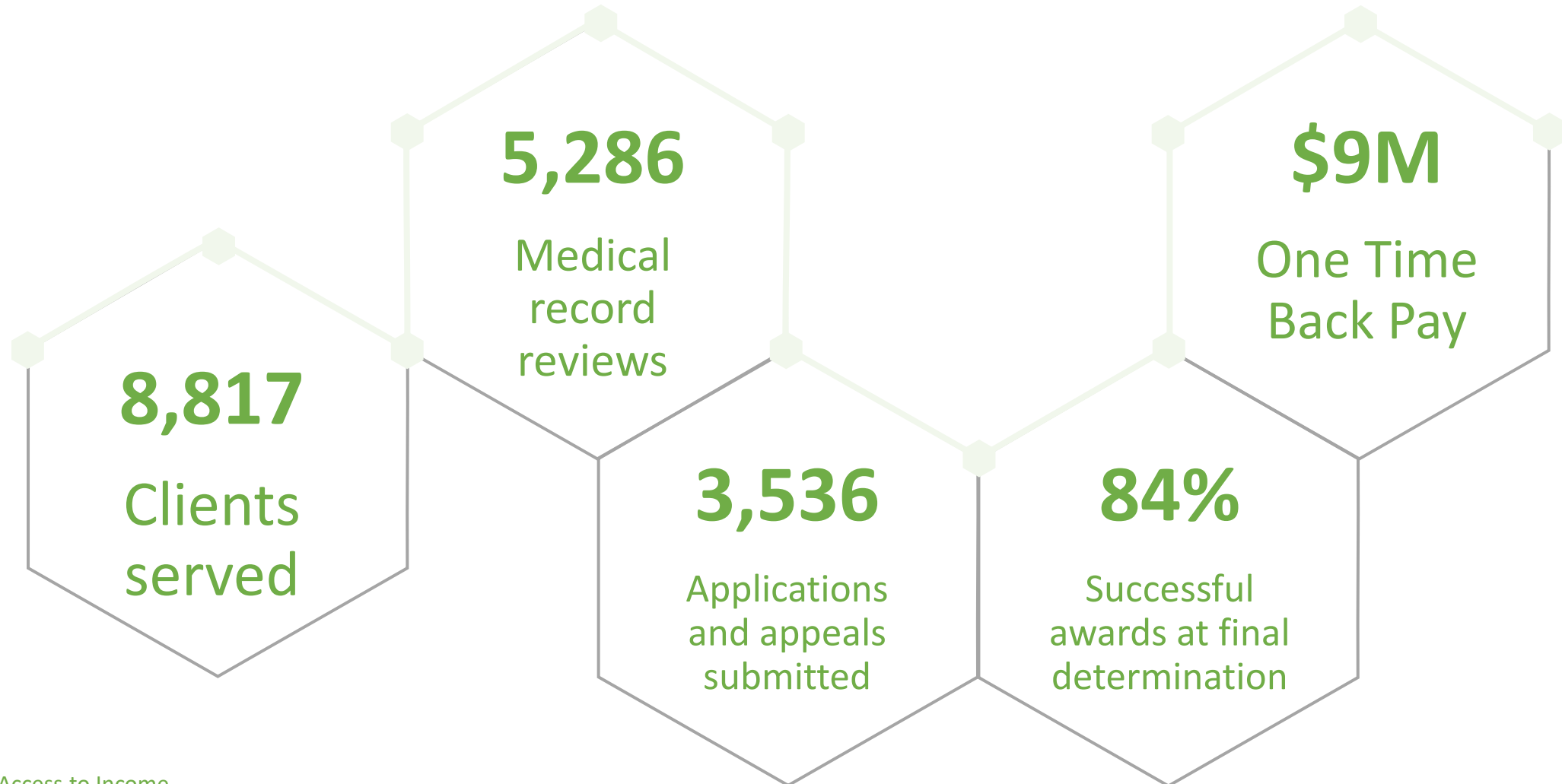
laurac@headinghome.org



Countywide Benefits Entitlement Services Team (CBEST)

LA Health Services Housing
for Health

2024 Impacts





Benefits of Health Services

Access to Healthcare Records

Direct access to LA County Health Services and Dept. of Mental Health records

Access to Doctors and Nurses

- Medical summaries produced by RNs and LCSWs
- Trainings for practitioners on documentation of impairments
- Strong referrals

TIP: 
Focus on the
Impairments,
not the
Disability



Build a history of treatment

- Recent (6-12mo)
- Consistent
- Provide updated records



Document Impairments

- Sit/Stand/Focus
- Keeping appointments / arrive on time
- Understand and follow instructions



Frequent Client Contact

- Stay in touch regularly and update contact information
- Update SSA/DDS and Authorized Rep

Tell the Story:

A strong application will clearly show the nexus between:

- ✓ The disability
- ✓ The impairments that result from the disability
- ✓ How those impairments limit “substantial gainful activity” (work) based on employment history and capacity (education, language proficiency, skills, etc.)





TIP: Be Prepared for the Long Game

- SSA communicates by MAIL so update them if your client changes mailing addresses.
- Provide your contact info to SSA and Authorized Rep
- My Social Security account - If you're able to help set this up.
 - [What is My Social Security \(Video\)](#)





C.B.E.S.T.
COUNTYWIDE BENEFITS ENTITLEMENT SERVICES TEAM

Thank you!

Margaret Willis
Director, CBEST

mwillis@dhs.lacounty.gov

A Practical Legal Framework for Benefits Advocacy

Rima Maher, Co-Director, Benefits Advocacy
Inner City Law Center
(Los Angeles)

Program Operations Manual System (POMS)



The Five Step Sequential Evaluation Process for SSA Claims Broken Down into Advice and Brief Services

- **Step 1:** Is the claimant performing substantial gainful activity (“SGA”)?
 - ❖ In 2025 SGA is \$1,620 per month.
 - ❖ Keep your eye out for people who have been working for more than 6 months above SGA since the start of their claim.
 - ❖ Keep in mind the exception of sheltered work environments.
- **Step 2:** Does the claimant have a severe impairment or several impairments that are severe in combination?
 - ❖ This is a low threshold. Conditions must last or be expected to last at least twelve months.
- **Step 3:** Does the impairment meet or equal one of the medical listings?
 - ❖ Most cases which win do so at the broader Step 5, not the more technical Step 3. However, it can be useful to look at the listings for technical language to include in questionnaires for medical sources. <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

The Five Step Sequential Evaluation Process for SSA Claims Broken Down into Advice and Brief Services

- **Step 3.5:** What is the claimant's residual functional capacity ("RFC")?
 - ❖ Sample RFC: The claimant has the residual functional capacity to perform sedentary work as defined in 20 CFR 416.967(a) involving frequent climbing of ramps and stairs, occasional climbing of ladders, ropes, and scaffolds; frequent balancing, stooping, kneeling, crouching, crawling; frequent overhead reaching on the right; understanding, remembering, and carrying out simple instructions and tasks; having an unscheduled break every two hours; occasional changes in a routine work setting; and would be absent from work two days per month.
- **Step 4:** Can the claimant perform their past relevant work with their residual functional capacity?
 - ❖ Past relevant work is work that was performed at SGA level in the last five years.

The Five Step Sequential Evaluation Process for SSA Claims Broken Down into Advice and Brief Services

- **Step 5:** Are there other jobs in the national economy the claimant can perform with their residual functional capacity?
- ❖ Most claims win at Step 5 instead of Step 3 because Step 5 involves a more comprehensive and common-sense analysis than a strict medical check-list. Step 5 broadly considers the effects of all combined medical conditions on a claimant's ability to work. The key factors tend to be the percent of time a claimant would be "off-task" per workday and the number of absences they would have per work month due to their conditions. Usually, unskilled jobs will not tolerate a worker being more than 10% off-task, having more than 1 absence from work per month, and or being unable to appropriately interact with a supervisor at least occasionally, or up to a 1/3rd of the workday.
- ❖ The Medical-Vocational Guidelines ("The GRIDS"): The GRIDS are a short-cut chart for determining if someone alleging physical conditions might be disabled according to their age, their education level, and their strength level (how much they can lift/carry and stand/walk in a workday). You should keep them in mind when claimants are 50 years or older. It is significantly easier to win a physical disability claim after someone turns 55.
https://www.ssa.gov/OP_Home/cfr20/404/404-app-p02.htm

The Five Step Sequential Evaluation Process for SSA Claims Broken Down into Advice and Brief Services

Helping Claimants Acquire Evidence

- **Medical Source Statements:** There are broad generic questionnaires that cover all physical symptoms, or all mental symptoms, and how the symptoms create functional limitations in work skills, which you can have on hand for claimants to take to their treating sources. SSA technically takes medical source statements from doctors more seriously than from licensed clinical social workers, but a questionnaire from a LCSW is often practically treated the same and is worth acquiring on its own merit, or if possible, co-signed by a supervising doctor. There are specialized questionnaires according to specific listings for certain conditions, but you can win a claim with a generic questionnaire. Medical opinions are not supposed to be conclusory statements that a patient is “disabled” due to a certain condition (this is a legal determination reserved to SSA decision-makers, although such conclusory language is sometimes more accepted in other benefits programs with lower evidentiary thresholds, such as General Relief). Medical opinions are supposed to be well-supported statements regarding a patient’s functioning level, as supported internally with rationale and citation to observations, treatment history, and or test results.

The Five Step Sequential Evaluation Process for SSA Claims Broken Down into Advice and Brief Services

Helping Claimants Acquire Evidence

- **Non-Medical Source Statements:** In addition to, or in substitution for, filling out a Third-Party Function Report, case workers or care-takers can contribute a narrative letter. The letter should describe the role the writer plays in the claimant's life, what they have observed of the claimant's symptoms, and how the symptoms impact the claimant's activities of daily living or their ability to engage in services. It is important that these letters use observational rather than diagnostic language because they are not backed by medical expertise.

Common Types of SSA Claims

- **Disability Establishment:**

- ❖ Supplemental Security Income
- ❖ Social Security Disability Insurance: Includes Disabled Widow(er)'s Benefits and Child's/Disabled Adult Child's Benefits

- **Continuing Disability Reviews:**

- ❖ Keep in mind Statutory Benefits Continuation
- ❖ See forms SSA-561 and SSA-795

- **Overpayments:**

- ❖ Requests for Reconsideration
- ❖ Request for Waiver
- ❖ Request for Change in Overpayment Recovery Rate
- ❖ See forms SSA-561, SSA-632-BK, and SSA-634

Other County and State Programs and How They Intersect SSA Disability Benefits

- CAPI
- General Relief
- CalFresh
- CalWORKS
- Worker's Compensation
- State Disability
- Medi-Cal
- Medicare

Recent Regulatory Updates

SSA enacted several regulatory updates in 2024 which were favorable to benefits recipients.

- In-Kind Support and Maintenance Rules: POMS SI 00835.130 Public Assistance Households; EM-24048: Omitting Food from In-Kind Support and Maintenance Calculations
- Backpay: POMS SI 02101.020 Large Past-Due Supplemental Security Income Payments by Installments
- Overpayments: POMS GN 02250.350 Administrative Tolerance for Overpayments \$2,000 or Less- Title II and Title XVI; GN 02210.030 Request for Change in Overpayment Recovery Rate

Forecasting the Future of Public Benefits

Questions?

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(They/Them)

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