

## Financial Benefits Available to People with a Mental Illness

*Summarized by Thomas T. Thomas*

Financial aid and support—from both federal Social Security and the State of California—are available to people with mental illnesses. **Dan Jordan**, the speaker at our July 27 meeting, is director of Mental Health Advocates, which has been sponsored by the Mental Health Association of Alameda County since 1975. He and his staff work with clients and their families to explain the complexities of these benefits programs.

“These programs have become very confusing,” Jordan said. “So confusing, in fact, that in 1980 the Social Security Administration assigned workers separately to its two main programs, SSI and SSDI, because they felt no one person could understand both. You can imagine having to learn about all these programs when you’re having emotional difficulties and may be in denial about your illness and your need for support.”

Mental Health Advocates goes with people to help them fill out the various forms. It will work with doctors and third parties such as friends and former co-workers to improve the documentation necessary to obtain benefits, and will help clients through the appeals process when benefits are denied, which usually happens the first time.

“I like to think of us as representing the power of the business card,” Jordan said, “which identifies us as advocates. We also have the power of the clipboard, where we take notes and get everything organized.”

The main rule for getting Social Security benefits, he said, is that you must be disabled for 12 months or longer. “Disabled” means you are unable to work in the national economy in any job. In some cases, those 12 months are a “rolling” time limit: for one program, they extend forward from the date you file; but for another program the period may also cover the 12 months before the filing date.

“An important thing to remember is that there’s no stigma attached to any of these programs,” Jordan said. “They are entitlements—in some cases based on money you’ve paid into the system. They are not welfare.”

He then defined four basic benefits programs and the rules for each.

**Supplemental Security Income (SSI)** is a Social Security program based on need. You don’t have to show a work history, but you must pass a resource test. To be eligible, you can’t have more than \$2,000 in the bank or own a house unless it’s your primary residence.

People eligible for SSI are automatically eligible for Medi-Cal health benefits.

SSI pays various rates depending on your living situation. You are considered to be living independently—which pays the top rate of \$604 per month—if you are by yourself, or living in a house with others on SSI, or where

everyone is paying equal shares of household expenses (so that there are no hidden in-kind payments). Other rates apply to board-and-care situations or in-kind support from a family.

The checks arrive on the first of the month, and payment is made from the date of application. “That’s why it’s crucial to file as soon as possible,” Jordan said. “Even your first call attempting to file will establish a ‘protective filing date’ for you.”

**Social Security Disability Insurance (SSDI)** is based on earnings you’ve paid in to the Federally Insured Contribution Act (FICA) account through payroll deduction or through self-employment.

Eligibility depends on whether you’ve worked 20 of the past 40 quarters. “In simple terms,” Jordan said, “you must have worked for five of the past ten years.” (Another way to get SSDI is through a parent’s account, if you were disabled before your 22nd birthday and your parent is retired, on disability, or deceased.) There is no limit to the assets you can keep.

The program has no automatic Medi-Cal benefit, but you can get Medicare after a two-year waiting period.

SSDI’s rates are based on your earnings history and may be as high as \$1,400 per month. You can also use SSDI to supplement your SSI benefits—up to \$20 over the top \$604 rate.

The checks come on the third of the month, and benefits can begin and be back-paid from a date up to 12 months before your filing. Of course, you must have documentation showing a disability at that time.

**State Disability Insurance (SDI)** is a California program for people who have worked but can no longer perform in the last job that they held. The program used to be for six months, but now it’s for 12. The standards for granting benefits are lower than for Social Security, because all SDI requires is a doctor’s letter saying you can’t do your job.

**Section 8 Housing** is a federal program that will pay three-quarters of your rent on a studio or one-bedroom apartment. Landlords like this program, because it guarantees that they will get some of their money on time each month. The drawback is there’s a long waiting list—lasting four or five years for some areas. You can, however, move ahead on the list through the After Care program, which applies if you are likely to be hospitalized.

In applying for any of these programs, Jordan urges clients and their families to be persistent. Seven out of ten people who file for the first time are denied their benefits.

“Sometimes a Social Security worker has trouble with mentally ill clients because they really don’t look sick,” Jordan noted. “But they will still be disabled because they can’t get along with other employees, keep deadlines, or handle job pressures.”

You can appeal for reconsideration, where the award rate is four out of those seven who were originally denied benefits. After that, you can apply for a hearing before an administrative law judge, in which benefits are usually granted to two out of the three people who were still denied them in reconsideration. Clients can sign an Appointment of Representation form, which lets a family member or advocate act in his or her stead during this process.

Jordan then handed out samples of the forms clients are asked to fill out upon filing.

**Green Form (No. 3368)** provides medical information and shows how you are disabled. It's important that the client be truthful and not offer a brave front in filling out this form. "Think of your bad days," Jordan said, "not your good ones. Use descriptive terms and give complete details so that the Social Security worker can understand your true circumstances."

**Brown Form (No 3369)** is a vocational report asking you to list every job you've held for the past 15 years and your duties in each. If you have had many jobs and most of them lasted less than three months, that can also support a history of "unsuccessful work attempts."

Once the client is receiving benefits, he or she will be subject to a Continuing Disability Review. Here the Social Security Administration will ask about things like medical conditions and income levels. You must be truthful, but again Jordan urged family members and advocates to describe the client's situation fully so that monetary gifts or other windfalls are properly represented.

Mental Health Advocates' services are available to adults with serious emotional problems or a disabling mental illness in Alameda County. Information services are free to anyone. The drop-in office is at 1801 Adeline Street, Room 211, in Oakland on the No. 14 AC Transit bus line. The number to call in the northern part of the county is (510) 835-5532; in the southern part, 886-9233.