

## How Social Workers Can Help Their Clients Qualify for Social Security Benefits

Do you have a client currently suffering from a severe disability? If so, you may be capable of helping him or her receive Social Security disability benefits.

The world of Social Security benefits can be convoluted and overwhelming, especially for clients with no prior experience in the legal system. Even for social workers *with* prior experience, it can be hard to see where you fit into the picture. However, by educating your client and potentially testifying on their behalf, you may be the person that makes the difference in getting them the help they need.

### Educating your client on SSI/SSDI and determining if they may qualify

Before applying for Social Security, it is vital to educate your client on the different kinds of disability benefits available. This will not only help them decide if disability benefits are right for them, but will help you determine if they may qualify.

[Social Security disability insurance](#) (SSDI) is available to disabled clients under 65 who have contributed enough money to Social Security in their working years to qualify for benefits. It is important to discuss this “credit” system, which the Social Security Administration (SSA) uses to determine eligibility. Depending on your client’s age, the SSA requires a certain amount of credits (a maximum of 4 per year) to be contributed in order to justify your client’s support from Social Security. **Most clients who have worked at least part-time will qualify for SSDI.**

On the other hand, Supplemental Security Income (SSI) is a strictly needs-based program that doesn’t refer to work history or credit contribution. To receive SSI, your client must demonstrate severe financial need by owning less than \$2,000 in assets (up to \$3,000 if your client is married) and earning very little income (an amount which varies depending on their state of residence). Those who receive SSI often qualify for SNAP benefits (food stamps) as well as Medicaid benefits supplied by their state. It is also important to note that it is possible to qualify for *both* SSDI and SSI.

Regardless of the differences in these programs, you must also check if your client will qualify as “disabled” according to the SSA. The best place to start is with the “[Blue Book](#)”, the SSA’s official list of approved disabilities. If your client meets the requirements of a specific disability in the Blue Book, it is guaranteed they will medically qualify for disability benefits. If they do not meet a listing, this does not disqualify them from receiving benefits — in this case, it is even more vital that your client provides medical tests, physician notes, and other paperwork that justifies their need.

### Submitting a written testimony regarding your client’s limitations

Aside from educating your client, your expertise as a social worker will go a long way during your client's application process. Especially if your client's disability doesn't immediately qualify via the Blue Book, any supporting evidence of their disability can give their application a major boost.

One of the best documents you can personally provide your client is a testimony regarding your client's limitations. If you see your client as unfit to work and provide for themselves, the SSA will consider your professional testimony in their decision. When writing your testimony, work with your client and use your personal observations to determine all the ways their disability hinders them in their work and daily life. From cooking and cleaning to climbing the stairs to maneuvering the work place, recount every way your client's symptoms prevent them from living normally.

Clients who include such testimonies from professionals in their applications are far more likely to receive benefits than those who do not.

### **Testifying on your client's behalf at an ALJ hearing**

Around 75% of initial Social Security applications are denied. Should this happen, assure your client that this is normal and is by no means the end of the process. All Social Security applicants have a right to apply for reconsideration, which means their application will be looked over once more by an SSA reviewer. Should reconsideration result in denial as well, your client also has the right to [request a hearing](#) in front of an administrative law judge (ALJ).

During an ALJ hearing, the judge looks over an application, questions any witnesses and professionals present at the hearing, and eventually issues a decision to either uphold the SSA's ruling or overturn it and grant disability benefits. During these hearings, you are a qualified and welcome voice on behalf of your client. To prepare for a hearing, bring whatever official documentation you possess on your client that explains your relationship and your knowledge of their disability. Also prepare any reasons you as a professional deem your client unable to work and provide for themselves, such as the limitations discussed in the previous testimony section.

Regardless of how you help, your client can only benefit from your involvement in their disability application process. For more information on Social Security benefits, you can visit the SSA's website or work with your client to schedule an appointment at his or her [local Social Security office](#).