



RUSH UNIVERSITY
MEDICAL CENTER

PARKINSON NEWSLETTER

The ABC's of Government Disability Programs: SSD & SSI

Marjorie Johnson, LCSW, MFT

For those people who cannot work because of disability, one of the most pressing problems that confronts them is the need for continued financial support. Government disability programs are often the first lines of defense. Unfortunately, the world of these entitlement programs can be a confusing maze of acronyms, unexplained requests, and endless applications. The rules and regulations for receiving benefits fill volumes and are not easy (or interesting) reading! Fortunately, if you have a basic understanding of benefits, you can make the system work for you.

The very best time to plan for disability and other entitlement programs is before you are disabled. Even though you cannot actually apply for benefits until after you stop working, it is a good idea to begin the education process now. A New York City health agency has developed the following guidelines to help you understand the differences between two of these programs: Social Security Disability

(SSD) and Supplemental Security Income (SSI).

Basic Benefit Information

WHAT IS SSD?

SSD is short for Social Security Disability. SSD pays monthly checks to people who have worked "on-the-books" and had money withheld for Social Security (FICA) for a certain number of quarters and are now medically determined to be totally disabled. There are no limits on the amount of other income applicants may have.

SSD benefits are determined by a formula based on the amount of money you paid in FICA taxes during specified periods of work.

There is no deadline for filing for SSD. However, it is best to file as soon as you become disabled. Generally, applications may be made by telephone or mail as well as in person. You should call your local Social Security office to see what arrangements can be made. If a disabled person in your family cannot manage his or her own affairs, the application may be completed by a spouse, parent, other relative, friend, or legal guardian.

Monthly benefits for a disabled worker generally start with

the sixth full month of disability. Payments for the sixth month usually come in the seventh month. This is why it is very important, when completing your application, to use the very first date you were unable to work. It does not matter if your employer was still paying you after this date. Your disability begins the first day you physically could not work. Social Security will then base the five month waiting period before your first check is due on that date rather than on the date you stopped receiving a salary.

Your benefit check can either be deposited directly into your bank account or come to you in the mail. Either way, it should arrive about the same day every month, usually on the third.

WHAT IS SSI?

To be eligible for SSI, you **MUST NOT** be working. SSI is short for Supplemental Security Income. SSI pays monthly checks to people who are disabled and who have few assets and low income. It is a Federal program run by Social Security and frequently supplemented by individual states. You can apply for SSI at your local Social

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Security office or a friend or relative may apply for you.

If your work history on the books is limited and you are not yet receiving SSD benefits or have never worked, you may be eligible for SSI.

To receive full SSI benefits you must have no other source of income. Income means earnings, Social Security checks, pensions, and other cash or checks you receive. Income can also mean non-cash items you receive on a regular basis, such as food, clothing, or shelter.

Your eligibility is also based on your assets and income. This includes money in checking and/or savings accounts, IRAs, CDs, etc. The home you live in (house, condo, or co-op) is considered your "primary residence" and is not considered an asset. If, however, you own a second piece of property, this does count as a resource and you would not be eligible for SSI.

Some of your assets may not count:

- Your personal and household goods and insurance policies may not count, depending on their value.
- Your car does not count if you use it for essential transportation or if it is worth less than the amount indicated by the agency.
- Burial plots for you and members of your immediate family do not count.
- Burial funds for you and for your spouse may not count.

Your SSI check can either be deposited directly into your bank account or come to you in the mail. It should arrive about the same day at the beginning of the month, usually on the first.

If you are eligible for SSI you will automatically get Medicaid benefits without applying for them separately. Medicaid is a program that pays the medical bills for individuals and families who cannot afford medical care.

GETTING READY

Various government agencies, controlled by laws established by Congress and by state and city legislatures, control the granting of benefits. Dealing with these agencies can often involve miles of red tape and seemingly endless requests for documents and appointments.

Always remember - you are entitled to the benefits you are applying for if you meet eligibility requirements. Do not let the system intimidate you. You have a right to ask questions. If you are confused about something or are being asked to do something you do not understand, ask for an explanation.

THE FIRST STEPS

Each entitlement program has a list (a long list) of documents you will be required to submit with your application. These vary, but some basics you should dig out of the attic are:

- Birth Certificate
- Passport or Baptismal Certificate
- Social Security Card

- Lease, rent, or mortgage receipts
- W-2 or income forms for the previous year
- Medical records about your disability

This is only a partial list. When you first contact a benefit agency, ask for a list (in writing) of all documents they require.

Every time you call an agency (to apply, follow-up, or ask for information), write down all information you receive in a log or notebook - especially the date and the name and title of each person you speak with.

Photocopy everything you submit to any benefit agency - this includes both things you submit in person and things you mail.

It is a good idea to send all applications and documents by certified or registered mail - return receipt requested.

Once you have psyched yourself up, collected tons of documents, and completed endless forms - be prepared... to wait. Benefits rarely (read never) appear overnight. All the paperwork you generate has to be computerized, analyzed, and authorized.

But do not wait forever - call and ask for your case and/or claim status:

- Three weeks after filing for Medicaid and food stamps
- Six weeks after filing for SSI
- Four months after filing for SSD.

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If all goes well (and believe it or not, for the majority of people it will!), your entitlements should be approved based on the following time lines:

- One month for Medicaid and food stamps
- Two months for SSI benefits
- Five months for SSD payments

*Reproduced in part with permission by the Huntington Disease Society of America for Counseling Issues in Huntington's Disease on April 7, 2000.
By Eileen Werbel, M.S.W., Community Resources Coordinator*

REPORT ON OUR PARKINSON'S DISEASE SYMPOSIUM 2006

The annual Parkinson's disease symposium organized by Rush University Medical Center took place at the Hyatt Regency O'Hare Hotel in Rosemont on October 13, 2006. Approximately 200 patients and caregivers attended the symposium. The agenda of the meeting included an overview of the old and new medications used to address symptoms at different stages of the disease, as well as surgical procedures approved or under investigation for the treatment of Parkinson's disease. Each year we make an effort to present a special topic that may be of interest to our patients and their caregivers, especially topics having to do with non-motor manifestations of the disease. In 2005, the invited speaker was a nutritionist. This year two topics were presented by invited speakers from Rush. Dr. Margaret Park, a neurologist specializing in sleep medicine, discussed the sleep problems experienced by Parkinson's disease patients and also sleep studies. Dr. Bryan Bernard, our neuropsychologist, spoke about stress and anxiety in Parkinson's disease. Following the curriculum from our 2005 conference, we again invited a patient, Mrs. Martha Clinton, to speak and to provide her perspective of Parkinson's disease. All of the speakers were well-received and their presentations generated lively and informative discussions. The faculty and staff wish to thank everyone who attended the conference and for participating in the discussions. Once again the conference was a success and enjoyed by all. This year's conference is planned for Fall 2007. Information and registration forms for this year's conference will appear in the Summer edition of the Parkinson's Newsletter.

PATIENT CORNER

WORDS OF WISDOM

Charles Doering

*Tackle one problem at a time.
Recognize that living with illness is difficult
- but not impossible.*

*Learn, Learn, Learn!
Accept your problems
- and live your life to the fullest.*

*Network, Network, Network!
Be positive.
Let others help, but stay independent.*

*Plan, Plan, Plan!
Relationships change - but you're still you.*

*Reduce stress, Reduce stress, Reduce stress!
Believe in yourself, pray and believe in God
Never complain,*

MAKE THOUGHTFUL DECISIONS

ART CORNER



Many of our visitors comment on the delightful artwork in our clinic examination rooms. These playful creations of papier maché and wire are the work of Greta Meyer.

Greta Meyer was born in Hamburg, Germany. After immigrating to the United

States with her husband in 1940, she attended the Art Institute of Chicago. Ms. Meyer's husband was a patient at Rush University Medical Center and the clinic art was donated by Greta in his memory. Ms. Meyer began losing her sight in 1965 and was legally blind since 1980. However, she continued to produce sculpture with her favorite media, working with wire and mixing her colors by visualizing them in her head. We have recently learned that Ms. Meyer passed away about two years ago. Next time you are in the clinic, take a moment to appreciate her lovely gifts.

PLEASE WELCOME OUR NEW STAFF

Peggie Smith, P.A.C., is a Certified Physician's Assistant. She will be working with Dr. Leo Verhagen in our surgery program. Peggie previously worked in a general neurology practice on the north side of Chicago. Peggie will assist Dr. Verhagen with all aspects of patient care, especially the care of patients who undergo surgical procedures for their movement disorders.

Georgian Folino, R.N. is a registered nurse. She will be working with all of the Movement Disorder doctors. Georgian comes to us from Mercy Hospital where she worked for 20 years, most recently as a discharge planning nurse in utilization review.

BEST WISHES

Traci Hornbeck, our previous physician's assistant, has left our group to pursue new interests..... specifically in sunny California! Please join us in wishing Traci best wishes and good luck in her new position. She will be missed.

Monthly Educational and Support Program

WHEN: Second Saturday of each month, 10:00 am to 12:00 noon

LOCATION: Oak Park Hospital (Back of Cafeteria)

NEXT MEETINGS:

APRIL 14: Dr. Jennifer Goldman on Autonomic Function | **MAY 12:** To Be Announced

JUNE 9: Dr. Cynthia Comella on Neuropathy and Parkinson's Disease

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