

## **Classic Scenario of an SSI Approval**

Confirmed Diagnosis  
+  
1 year of medical treatment or medication use; failed intervention  
+  
Health Crises: Major Surgery or Several Recent Hospitalizations  
+  
Still unable to control the health limitations after 1 year  
+  
Less than \$2000 in the bank  
+  
Not capable of working ever again due to health

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## **Classic Scenarios of a Disability Claim Denial**

Symptoms only occur while using substances  
or  
Several hospitalizations but only for detox  
or  
No routine doctor visits; not on any medications; no healthcare in years  
or  
Recent diagnosis within last 3-6 months (not 1 year yet)  
or  
Has pain or health issues but no surgery or mult. ER visits (no crisis)  
or  
Had a job within the past year and made \$345/week gross  
or  
Had unusual symptoms but not seen by a doctor yet at all

# ELIGIBILITY CRITERIA

To assess SOAR eligibility, we are looking for basic information on:

- **SEVERE** limitation in daily functioning due to medical and/or psychiatric conditions (i.e., trouble walking, standing, breathing, understanding, etc.)

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- The ongoing presence of a **CHRONIC** medical and/or psychiatric diagnosis (i.e., schizophrenia, liver failure)

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- **RECENT** doctor's visit within past 6 months (i.e., labs, physical exam, x-ray, mental eval, surgery, ER visits) or a history of treatment for conditions (can also be school records for IEP/special education classes/low IQ)

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- **Inability to work** and earn SGA (\$1,470/month in 2023) due to medical and/or psychiatric conditions (not because he/she cannot find work or was laid off; he/she cannot even handle working as a Walmart greeter)

\*once you've identified that **ALL** the above criteria is met, proceed to the attached Referral Form

\*As guests are registering for services at Oak City Cares, pre-screen for possible Disability candidates to refer to SOAR Specialist. Due to the strict criteria of the SSA Disability program there needs to be a general understanding by Intake Staff of **WHAT IT IS NOT!** (the following examples are highly likely to be DENIED)

It is **NOT**:

- It is NOT the same as VA Disability... “I am 100% disabled per the VA”
- It is NOT given to everyone with a diagnosis... “I have had asthma my whole life”
- It is NOT funds for the poor in general... “I need to buy my blood pressure/diabetes medicine”
- It is NOT for mild-to-moderate symptoms or limitations ... “My back aches after cleaning the house but I am able to push through” OR “My vision is a little blurred but I still drive” OR “My memory isn’t as sharp as it used to be”
- It is NOT given because you applied 3 times, there’s no “Third Time’s the Charm” magic
- It is NOT rehab for addicts. Very difficult to get disability approval for drug & alcohol addictions.

Likely Approval	Likely Denial
Severe symptoms- ex: required major <b>surgery</b> , suicidal thoughts	<b>Mild</b> symptoms – ex: headache, dizziness, nausea, fatigue, sadness
Extreme symptoms- ex: attempted self-harm <b>x3, two</b> major surgeries	<b>Moderate</b> symptoms – ex: pain, numbness, stiffness, depressed, anxious
<b>Records</b> for many years are <b>consistent</b> at the same level of severity	No Doctor has ever seen them for this severe condition; <b>self-diagnosed</b>
Multiple ER visits & there were <b>no substances</b> on Urine Drug Screen	Diagnosed but <b>intoxicated</b> at the time of the visit (drugs &/or alcohol)
<b>Followed doctors' orders</b> to a 'T' & the condition worsened over time	Diagnosed but <b>never followed through</b> on any treatment (ex-Rx meds)
Diagnosed, had major surgery, takes all Rx, condition <b>still unstable</b>	Diagnosed, sees doctor routinely, takes all meds, condition is now <b>stable</b>
Diagnosed with a severe condition <b>1 year ago</b> and it is still not stable	Diagnosed with a severe condition however it was <b>very recent</b> - last week
Had to go to Emergency Room or was Hospitalized <b>multiple times 3+</b>	Had to go to Emergency Room or was Hospitalized but <b>only once ever</b>
Cannot feed themselves, wheelchair bound, cannot walk <b>after 1 year</b>	Extreme symptoms, major surgeries, multiple ER visits but <b>held a job</b>
Extreme condition, 1 year of physical therapy but <b>never recovered</b>	Extreme condition, 6 months of physical therapy but <b>regained mobility</b>

The Key Questions to Ask Potential Clients	They might say this but it's NOT helpful	What to look for instead (Better)
Have you ever had any major surgeries?	I had an injection once in my hip for pain	I had surgery on my lower back last year
Have you ever had to go to the hospital for it?	I went to the ER to get my meds refilled	I was rushed to the hospital for a heart attack
How long ago did this start?	I was diagnosed 2 weeks ago	I've been dealing with this for the past year
Which doctor's office diagnosed you with this?	I can't remember (no records -> no check)	Name of the practice or hospital for records
Was any substance in your system when you went?	Yes, but I have been clean for 2 months	I drank when I was younger but none in years
When is the last time you worked?	I had to quit recently OR I don't remember	I haven't been able to hold down a job in 1 yr
What are some things you can no longer do?	I can't do nothing, it's hard to stand all day	I hate that someone else has to dress me
Have you ever seen a doctor for this?	No, I hate doctors & hospitals, refuse to go	I have a specialist and go every month
Do you take all of your meds?	No, because I cannot afford them, no insur	They've tried me on several meds, none help
What condition are you applying for SSI/SSDI for?	I have 10 diagnoses-see I brought records	I had to quit my job due to a nonhealing ulcer

**GOAL:** Compliance with Doctor's Treatment plan + Long Term Permanent Condition + Clean from Substances + Not Able to Function = Likely SSI

### SOAR Script for Probing Questions

Guest arrives at Agency	Probing Questions	Next Steps
<b>Guest says “Hi, I’d like to apply for Disability/SSI/SSDI”</b>	<b>You say “We pre-screen 1<sup>st</sup> here before proceeding ok”</b>	<b>After you ask a probing question...</b>
I was on SSI as a child and I’d like to get back on it	Child cases have different criteria than adult disability cases. Do you have any CURRENT health issues keeping you from working as an Adult? No	CC discovers they have no medical crises as an adult and simply want their check from childhood returned...not an option at SSA and not eligible for our SOAR Program
I was on SSI prior to getting incarcerated, I’d like it turned back on	How long were you incarcerated? 30 days or less	CC discovers it was only a 30 day jail stay, advise them to go back to SSA with their Prison Release Letter, not eligible for our SOAR Program
I was on SSI prior to getting incarcerated, I’d like it turned back on	How long were you incarcerated? 3 years Do you have any medical conditions you are currently getting treatment for or any current health crises? No, I haven’t seen my therapist in years	CC tells them you would need to prove to SSA your medical condition is worse or the same. Let’s connect you w/ one of our mental health providers. Or NC FIT, You need medical records CURRENTLY before applying for SSI.
I want more money, I already get SSI but believe I should get SSDI too	If they are already on SSI benefits & want their amount changed, this is not A Thing, but only SSA can doublecheck it, SOAR cannot change their amount, it’s based on their prior income (work credits)	Not SOAR, they need to call SSA themselves bc SOAR doesn’t dictate their amount at all, SSA gives them the amount they are eligible for, SOAR gets you approved only
I have a new recent diagnosis of diabetes and would like to apply for disability (even cancer)	How long ago were you diagnosed or found out? 2 weeks ago	Refer them to nonprofit medical resources or Medicaid for insurance, disability is at least 1 year of failed medical intervention (not a brand new diagnosis)
I have been in and out of the hospital for bipolar disorder or schizophrenia (or any mental health condition) and would like to file because I KNOW 100% THAT I AM DISABLED	Were you struggling with addictions at the time of your ER visits? If yes, not proceeding with a SOAR application	Refer them to behavioral health services and encourage them to detox first bc SSA doesn’t award benefits for drugs or alcohol induced symptoms or if it’s found in their system REGARDLESS of the diagnosis
I have been in and out of the hospital for bipolar disorder and would like to apply for SSI	Were you struggling with addictions at the time of your ER visits? If no, possibly disabled	This is a good SOAR referral, send to your internal SOAR representative
I can’t work and I have high blood pressure, I’ve had it for 10 years	Have you been taking your meds? If no, this is not a ‘good’ SOAR app	Refer them to nonprofit medical resources, they need to have failed medical intervention first (Rx didn’t work) or lots of medical crises to even be considered disabled
I have PTSD and would like to apply for disability	Do you struggle with addictions (whether drugs or alcohol)? Yes	Let’s get you connected with one of our mental health providers bc SSA will not award benefits until you’re clean/sober
I struggle with addictions but would like to apply for Liver/Kidney Failure	Because they are not applying for a MENTAL condition but rather a PHYSICAL HEALTH one, possibly disabled	This is a SOAR referral, send to your internal SOAR representative

**Some Go-To Phrases to say: Continue to use the 1<sup>st</sup> page of the Referral Form with the 4 criteria.**

1. "SSA will base your disability solely on medical records so let's build up your paper trail with medical care and mental health treatment first before considering applying. What medical intervention has been done?"
2. "SSA's criteria is so strict for approval that you cannot be able to work any job at all. You were working last month full time and would not be considered permanently disabled just yet."
3. "SSA will not award benefits for conditions that were induced by drugs/alcohol, let's get you detoxed first"
4. IF SOMEONE IS INSISTENT: "You are more than welcome to apply on your own directly at SSA but our SOAR program provides thorough case management and researches all your medical records for your disability claim. If you have no current medical records to prove you're disabled, you won't need SOAR services. Here is their ph # and address.
5. "SSA's Disability is not based on a diagnosis alone but rather how severe the diagnosis got. ER visits and surgeries determine severity. Have you been in/out the hospital a lot? Or had any major surgeries yet?"
6. "Think of filing for disability as a Last Resort after all medical intervention failed for your condition. When is the last time you worked and what medical intervention has been done."

**Scenario Examples**

<b>Likely NOT a good SOAR candidate</b>	<b>Possibly a good SOAR candidate</b>
Out of meds and health is declining	Takes meds regularly and health is declining still
No treating physician or mental health provider	Has a few doctors and likely a specialist or two
Can't afford meds or medical care	Has insurance and no barriers to getting their Rx
Not seen a doctor in a while	Sees their doctor regularly or has routine therapy
Never been to the hospital/ER for the condition	Medical or mental health crisis landing in ER mult x's
Never had a surgery for the condition	Major surgery or medical intervention and it failed
Struggling with addictions (drugs/alcohol) or used to	No drugs or alcohol in system when they went to ER
Worked within the past year	Job Pattern is clearly in sync with Decline in Health
No working phone yet (have them return after rcvd)	Has a working phone open line of communication
65 years old and has worked a lot, I want to retire	65 years old, hasn't worked a lot in life or in general
New recent diagnosis from recent doctor appt	Discovered tumor 1 yr ago, it returned after chemo
Already gets a SSI check or SSDI check or disability	Do not need a SOAR case manager for your check
Not homeless but wants a SOAR rep	SOAR is only for the homeless disabled population
Has lots of medical conditions but refuses treatment or hates hospitals	SOAR is a method of applying for SSI by researching their records and sending complete packets of info (no records = no need for SOAR)