

# SOAR (SSI/SSDI Outreach, Access, and Recovery) for Adults



**NC COALITION** to  
**HOMELESSNESS** end

# Who am I?

- Sarah Murray, LCSW
- North Carolina Coalition to End Homelessness
- Contracted with DHHS to serve as SOAR state lead





# Background on SOAR

# What is SOAR?

- 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
- Sponsored by SAMHSA in collaboration with the Social Security Administration (SSA) since 2005
- All 50 states and Washington, DC currently participate



# The Challenge

- SSI/SSDI application and disability determination process can seem complex
- Difficult to get approval the traditional way
  - 29% of all applicants successful first time through
  - 12% of homeless applicants successful first time through
- Disconnect between the experience of homelessness and the disability application process



# Myths About SSI and SSDI

- Everybody is denied the first time
- You have to be denied 3 times before you are approved
- You can't get benefits if you drink or use drugs
- If you go to work, they will cut off your check
- Others?



# 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: \$794/month (2021)\*
- Date of eligibility based on Protective Filing Date/Application Date
- Health insurance: Medicaid
- Work incentives apply immediately after work begins

## 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
- Work incentives allow for 9 month Trial Work Period (TWP), benefits intact





# Eligibility



# SSI/SSDI Eligibility: Definition of Disability for Adults



Medical  
Condition(s)

- Diagnosis
- Documentation
- Duration



Functional  
Impairment(s)

- Severity
- Work
- SGA



# Citizenship and Residency

An applicant who is not a U.S. citizen may be eligible for SSI benefits under one of three categories:

## Eligible indefinitely for benefits

- Permanent resident immigrant who has worked 40 qualifying quarters
- Veteran with honorable discharge
- Active military in the U.S. Armed Forces
- Spouse or unmarried dependent child of veteran or active military individual
- Immigrant who was a legal permanent resident as of August 22, 1996 and became disabled after that date

## Eligible for 7 years of benefits (after status obtained)

- Refugee
- Asylee
- Immigrant whose deportation is withheld

## Grandfathered into eligibility

- Legal immigrant who resided in U.S. and received SSI prior to August 22, 1996



# Current Legal Status

Only three types of felony warrants can interrupt the application process and benefits:

- Flight to avoid prosecution
- Escape
- Flight and escape



# Substance Use

Substance use in and of itself does not qualify as a disability

BUT it does not automatically disqualify someone either

Ask yourself: would the person be disabled by one or more disorders if they were clean and sober?

- *If yes*, then the person would be eligible for benefits (The person does not have to be clean and sober for this judgment to be made)
- *If no*, then substance use is “material” (The person would not be eligible for benefits)



# Suspended/State Institutional Setting

SSI benefits affected if hospitalized or incarcerated in State institutional setting

- Suspended after full calendar month
- Terminated after 12 consecutive months

Re-application can be made 30 days prior to discharge

- SSA/DOC agreements

Eligibility begins after release to community

Upon release living arrangement is determined

# If your client is not eligible for disability, still consider

- Medicaid
- SNAP
- Parent specific benefits (WIC, TANF)
- Unemployment insurance
- Vocational rehabilitation





# Benefits of SOAR

# How do Individuals Benefit?

- SSI/SSDI income allows for access to housing
- SSI/SSDI health insurance allows for access to more services to address needs
- Stable housing and services reduces need for inpatient treatment and crisis services
- Stable housing and services increases the therapeutic benefits of treatment





# How do States and Communities Benefit?

SSI and Medicaid bring federal dollars into states, localities, and community programs:

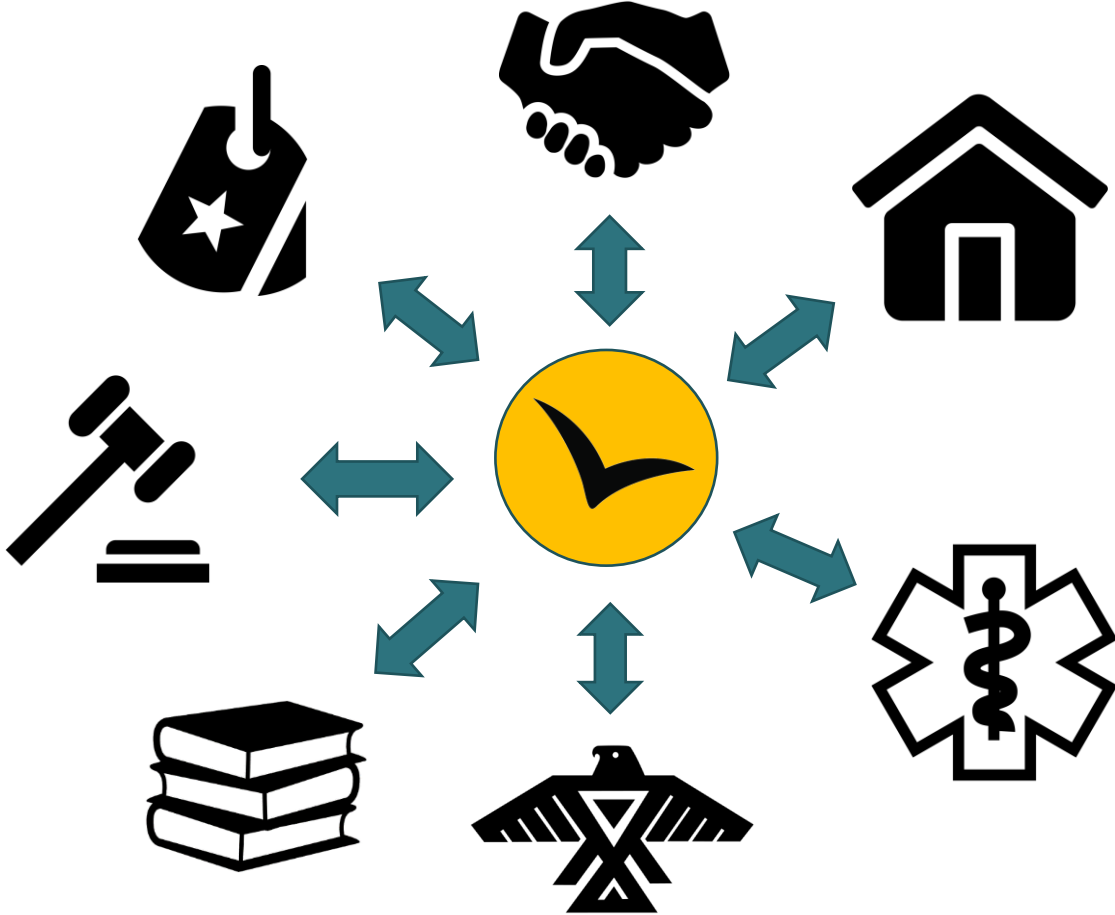
- Health providers can recoup cost of uncompensated care
- States and localities can recoup the cost of public assistance
- Cash benefits and back payments received by individuals is spent in the local community (2019: \$463 million)



The background of the image is a repeating pattern of white line-art icons on a blue background. The icons represent various types of buildings, including houses, multi-story apartment buildings, and industrial structures, interspersed with stylized trees. The text 'SOAR Process' is centered in the middle of the image in a large, white, sans-serif font.

# SOAR Process

# Community Collaborations



# SOAR Process vs Business as Usual



- SOAR focuses on the initial application
  - “Getting it Right the First Time”
  - 82% of NC SOAR cases are initial applications
- SOAR Case Workers take on the role of the SSA 1696 Representative
- SOAR Case Workers gather medical records and interview applicant before submitting the application to SSA
- SOAR Case Workers write a Medical Summary Report

# SSA-1696 / Appointment of Representative

Establish a representative to assist with application, who can

- Maintain communication with SSA and DDS
- Receive copies of all correspondence sent to and from applicant
- “Stand in” for applicant
- Provide information to SSA/DDS
- Answer questions for applicant as needed

*Highly recommended* for persons who are homeless and may not have a reliable contact phone or address



# Usual Process for Collection of Medical Evidence

Disability Report and releases of information sent to DDS

DDS sends releases to medical records departments of hospitals, clinics, and other providers

Medical records staff take information from individual's record and sends back to DDS

DDS contacts treating sources for additional information, if needed

Decision?

- Information may – or may not – be submitted
- If information submitted and sufficient, decision is made
- If information is not submitted or is insufficient, a consultative examination may be scheduled



# Possible Difficulties in Usual Process

## Medical Records Staff:

- May send only specified or recent information
- Often unfamiliar with SSA/DDS process
- Rarely send progress notes – course of illness

Records often do not address functional information



# Further Difficulties

Inconsistent treatment

Poor records

Forgotten treatment

Transient treatment





# The SOAR Process for Collection of Medical Evidence

Collect all records within 60 days of application started

SOAR Caseworker collects all medical and collateral records using “Compound Authorization” under HIPAA

Medical Summary Report written and co-signed by doctor, Ph.D. psychologist, Physician Assistant, Nurse Practitioner

All information submitted when application completed



# Medical Summary Report

- Document that is unique to SOAR; often makes the difference between approval and denial for our clients
- Co-signed by an MD or PhD Psychologist so that it is considered as medical evidence
- Tells the full story of the applicant, **clearly linking** their diagnoses to functional impairments
- Differentiates between substance use that is material or immaterial to disability



# SOAR Process

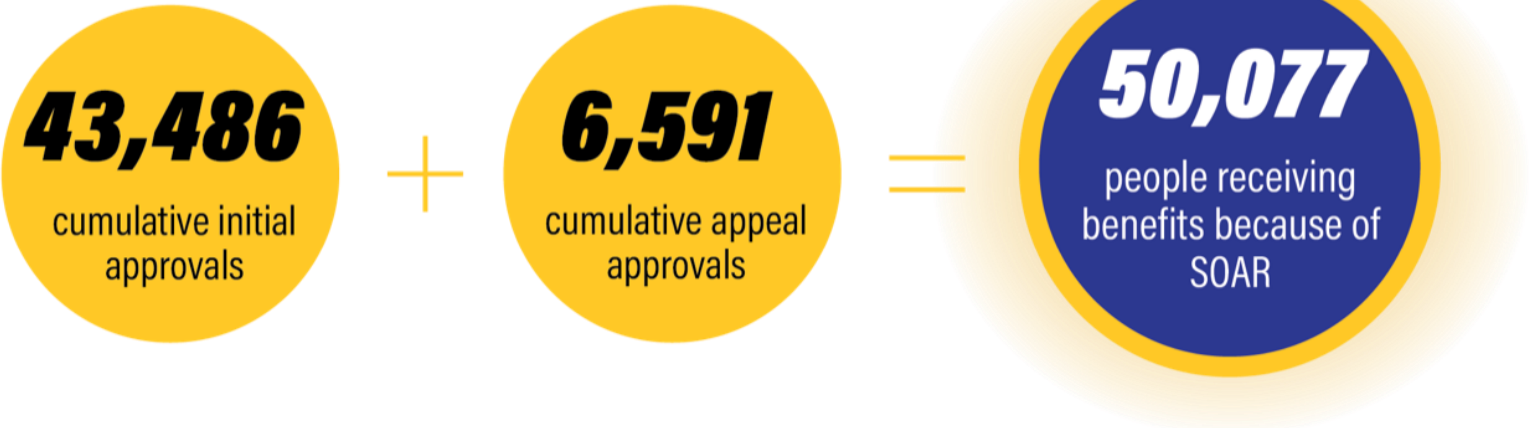




# Outcomes

# SOAR Works Nationally!

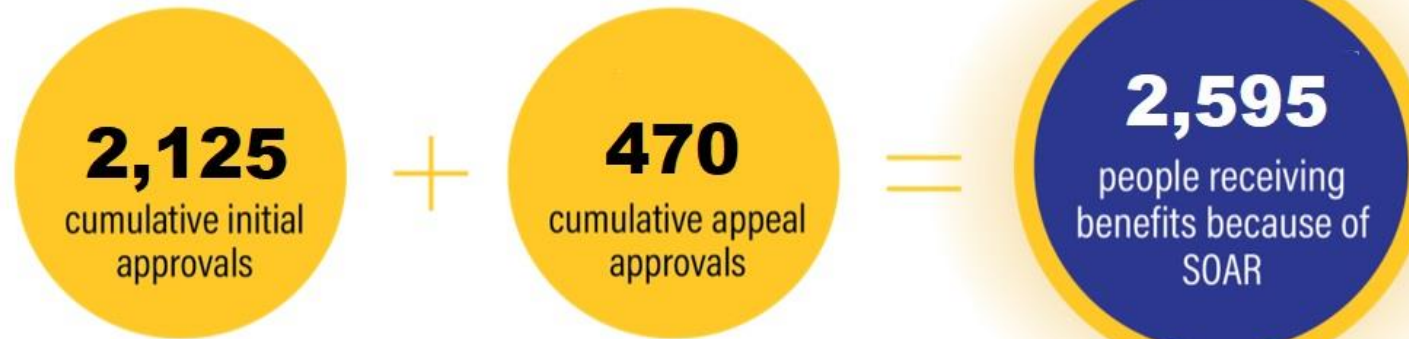
## CUMULATIVE OUTCOMES



**65%** cumulative initial approval rate

# SOAR Works in NC!

## CUMULATIVE OUTCOMES



**76%** cumulative initial  
approval rate



# 2019 National Outcomes

## 2019 OUTCOMES



# 2019 NC Outcomes

## 2019 OUTCOMES

INITIAL  
APPLICATIONS

**67%**  
approval rate

**163**  
initial approvals

**119**  
days to decision  
on average





# SOAR Super Stars!

## *TOP 10 STATES*

**81%**  
approval rate

Pennsylvania  
Tennessee  
Maryland  
Arkansas  
North Carolina

Oklahoma  
Virginia  
South Carolina  
Nevada  
Louisiana

\*Inclusion: Highest cumulative approval rates on initial application for states with at least 300 cumulative decisions, at least 24 decisions in 2019 (2 per month), and a 2019 approval rate above the national average. Combined, these states had 15,757 decisions.





# SOAR Infrastructure

# SOAR Leadership Structure



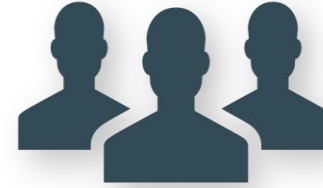
## SOAR TA Center

- Facilitates strategic planning meetings
- Conducts Leadership Academies, webinars, & learning communities
- Develops resources, including SOARWorks, the SOAR Online Course, and OAT
- Provides TA at all stages of SOAR implementation



## State Team Lead

- Facilitates state steering committee
- Directs plans to grow & sustain statewide activities
- Serves as liaison to localities
- Maintains relationships with SSA & DDS
- Submits SOAR outcomes to the TA Center



## Local Lead

- Facilitates local steering committee
- Directs local implementation plans
- Facilitates SOAR Online Course cohorts
- Conducts SOAR Online Course Review Sessions
- Ensures quality applications & reports outcomes



## Case Manager

- Completes high-quality SSI & SSDI applications using the SOAR model
- Communicates with local SSA & DDS representatives
- Tracks application outcomes



# Oh, the support you will receive!

## SOAR TA Center Activities and Support



SOAR Online Course



SOAR Leadership Academy



SOAR Online Application Tracking (OAT) Program



SOARWorks Library



Individual Technical Assistance



SOARing Over Lunch



SOAR eNews



Bi-Monthly Webinars



# Benefits of the SOAR Online Course



## **SSI/SSDI Outreach, Access, and Recovery (SOAR) Online Course: Adult Curriculum**

- Standardized training provided across all geographic areas
- SOAR leaders can coordinate follow-up training and support
- Course is FREE, web-based, and self-guided
- 20 CEUs from National Association of Social Workers (NASW)



NCCEH

# NCCEH also provides resources and trainings

- Follow up trainings specific to NC
- SOAR Caseworkers Certification
- Monthly SOAR Dialogue phone calls
- TA and document review
- Advocacy with SSA and DDS



# NCCEH website



Become a Member

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Tools for Change

Programs

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NC Balance of State CoC

NC SOAR Initiative

NCCEH Trainings & Institutes

NCCEH Dialogue Groups

Landlord Incentive Pilot Project

About SOAR

For Community Partners

Resources for SOAR Caseworkers

Upcoming SOAR Trainings

Contact a SOAR Caseworker

SOAR Outcomes

Join us as we  
end homelessness  
across North Carolina.

JOIN NCCEH

DONATE



NCCEH



# Conclusion



# Bottom Line

- SOAR Cases are not easy
  - But you will get support!
- It's worth it
  - Stable, reliable income
  - Healthcare



# Next Steps

- Consider getting trained
  - Not enough SOAR caseworkers to go around
- Talk to me about developing positions in your agency or region



# Additional Resources

- SOAR Works Website and Online Course: <https://soarworks.prainc.com/>
- NCCEH SOAR website: <https://www.ncceh.org/soar/>
- SSA Disability Information: <https://www.ssa.gov/benefits/disability/>
- SSA Employment Supports: <https://choosework.ssa.gov/>



## Contact NCCEH

hello@ncceh.org

919.755.4393

## Contact us re: SOAR

soar@ncceh.org

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