

What Medical Providers Need to Know About SSI/SSDI Outreach, Access and Recovery (SOAR)

What are SSI and SSDI?

- Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are disability income programs administered by the Social Security Administration (SSA).
- A disabled adult is defined by SSA as “...an individual [age 18 or older who is] unable to engage in any *substantial gainful activity* by reason of any medically determinable physical or mental impairment which can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months...”ⁱ
 - *Substantial gainful activity* is based on a person’s ability to earn a certain amount each month.ⁱⁱ
- In most states Medicaid and/or Medicare health insurance accompany these benefits.
- SSI and SSDI include incentives that assist people to return to work and applicants *can be working* while they apply.

Who determines whether someone is eligible for SSI/SSDI?

- SSA contracts with the Disability Determination Service (DDS) in each state to determine medical eligibility.
- SSA determines non-medical eligibility and makes the final decision.

Why do people with serious mental illness and/or co-occurring substance use disorders need SSI/SSDI?

- The path to recovery can be extraordinarily challenging when one is constantly struggling to meet basic needs.
- The income and health care benefits that SSI/SSDI provide are often a critical first step.
- Lack of stable housing is a major obstacle to an individual’s health and recovery. Without an income, individuals can’t establish and maintain safe, appropriate and affordable housing, even with rental subsidies.

What is SOAR?

- SOAR is a national program designed to increase access to SSI/SSDI for eligible adults who are experiencing or at risk of homelessness and have a mental illness, medical impairment, and/or a co-occurring substance use disorder.
- SOAR-trained case managers assist with the SSI/SSDI application process by, for example, serving as the applicant’s appointed representative, collecting medical records, obtaining needed assessments, and writing a **Medical Summary Report (MSR)**.
- SOAR works! Without SOAR, only about 30 percent of initial applications are approvedⁱⁱⁱ. For people who are homeless, the approval rate is even less (about 10-15 percent). With SOAR, 68 percent of initial applications are approved in an average of 153 days.^{iv}

What is a Medical Summary Report (MSR)?

- The MSR is a succinct, comprehensive summary of the applicant’s personal and treatment history and its impact on his or her life. It also clearly describes the factors affecting functioning and ability to work
- The SOAR-trained case manager writes the MSR based on factual evidence gathered from medical records, progress notes, applicant interviews, observations, and collateral information.
- Although the SSI/SSDI application does not require an MSR, it can help support an SSI/SSDI application and potentially expedite the determination process. If signed by an acceptable medical source (AMS) who knows the applicant, the MSR will be considered a “medical opinion.”

Who is considered an Acceptable Medical Source (AMS)?

- Physicians
- Licensed PhD/PsyD Psychologists
- Advanced Practice Registered Nurses (APRNs)
 - This category includes: Certified Nurse Midwife, Nurse Practitioner, Certified Registered Nurse Anesthetist, and Clinical Nurse Specialist.
- Physician Assistants
- Audiologists

What else do Medical Providers Need to Know?

- The MSR *does not* need to include an opinion about the applicant’s ability to work or be employed.
- Treatment staff are not responsible for determining if an applicant meets disability criteria.
- Individuals who meet the criteria for disability specified by SSA are entitled to SSI and/or SSDI.

For more information, visit the SAMHSA SOAR TA Center website at <https://soarworks.samhsa.gov>.

ⁱ 42 U.S.C. §1382c(a)(3)(A); 42 U.S.C. §423(d)(1)(A)

ⁱⁱ CFR § 404.1572 <https://www.ssa.gov/OACT/COLA/sga.html>

ⁱⁱⁱ Social Security Administration. SSI Annual Statistical Report, 2021. Table 70. [SSA Pub. No. 13-11827]. Washington, DC: Social Security Administration, September 2022. https://www.ssa.gov/policy/docs/statcomps/ssi_asr/.

^{iv} SOAR National Outcomes <https://soarworks.samhsa.gov/about-the-model/oat-and-outcomes>