SSI/SSDI Outreach, Access, and Recovery – SOAR

Background: The Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) programs, administered by the Social Security Administration, provide income and health insurance to individuals unable to work due to medical and/or psychiatric conditions. The application process is complex and difficult to navigate. These difficulties are compounded by issues of homelessness and lengthy wait times for determinations. The national approval rates for initial applications are around 31%; however, applicants who are homeless have significantly lower approval rates, between 10-15%.

What is SOAR: The SSI/SSDI Outreach, Access and Recovery (SOAR) initiative is designed to expedite and improve the federal disability process for adults with mental illness and/or co-occurring disorder who are experiencing or at risk of homelessness. Providers take a hands-on role assisting individuals to apply for benefits and utilize partnerships with SSA and Disability Determination Services (DDS) to expedite claims. SOAR uses the same disability application; however, thanks to our partnerships, claims move quickly through the process. SOAR providers take an active role in the claim including filing paperwork and collecting documentation. SOAR operates as a community initiative as well as through outreach staff who work with vulnerable individuals unable to access disability benefits due to their conditions or other structural barriers.

Community Initiative: Providers across Montgomery County and statewide are trained to submit SOAR disability applications. Through the SOAR two-day training, providers learn about SSA disability programs, the application process, common barriers to accessing disability benefits, and tips/tools on how to overcome these barriers. In addition, ongoing technical assistance allows providers to enter a partnership with the SOAR team to assist their clients expedite and increase access to income and health insurance.

Outreach Initiative: Besides the provider agencies with SOAR trained staff, Montgomery County also has a centralized SOAR trained individual who assists clients with SOAR applications. Referrals come to the Montgomery County Core Service Agency for initial screening to determine SOAR appropriateness. If the referral is determined to meet SOAR eligibility requirements, the referral is passed along to the central SOAR staff person. The central SOAR staff will assist the individual to file a claim, collect medical information, and complete a narrative detailing the individual's impairments in order to capture the full picture of the individual and what they are experiencing.

Who is SOAR appropriate? SOAR is designed to serve **adults** (18+) who are **homeless** or at risk of homelessness and diagnosed with a **mental illness and/or co-occurring disorder.** Some factors we look at include:

- ❖ **Is the person diagnosed with mental illness and demonstrating symptoms of a mental illness?** Besides having the diagnosis, the individual must also be **displaying symptoms associated with their diagnosis that impacts their ability to work.**
  - ✓ **Affective Disorder –** low energy, low mood, feeling hopeless/worthless, suicidal ideation, loss of appetite, loss of interest in activities, etc.

- ✓ **Anxiety Disorder** – racing heart, shaking, sweating, avoidance of situations, panic attacks, post traumatic stress disorder symptoms (nightmares, flashbacks), etc.
- ✓ **Psychotic Disorder** – hallucinations, delusions, disorganized thoughts
- ✓ **Personality Disorder** – inability to interact with others, emotional outbursts.
- ✓ **Post -Traumatic Stress** – re-experiences trauma, actively avoid reminders of trauma, mood or behavioral changes, fight or flight mentality, etc.

❖ **Does the person have severe functional impairments?** The individual must have restrictions in their functioning **due to their conditions and symptoms** that impede their ability to work. They must have marked restrictions in 3 of the 4 following areas:
- ✓ **Understand, remember, or apply information (formerly activities of daily living)–** (getting out of bed in the morning, cleaning without prompting, taking public transportation independently, shopping in a crowded store)
- ✓ **Interact with others (formerly social functioning) –** (attending groups, handling anger, interaction with family or friends, isolative behaviors, interacting with bosses and co-workers)
- ✓ **Concentrate, persist, or maintain pace (Cognitive functioning) –** (ability to focus, complete tasks in a timely manner, memory impairments, persistence and pace, etc.)
- ✓ **Adapt or manage oneself –** (ability to cope, ability to manage symptoms, ability to function independently in community)

❖ **Is the person connected to a psychiatrist?** Connection to psychiatry is an important aspect due to the need for a medically determinable impairment.

❖ **Is the individual unable to work due to their mental health?** We look at the individual's continual difficulties in obtaining and maintaining employment due to their symptoms. When discussing attempts to work, it is important to distinguish between ability and access, and to focus on ability to complete job responsibilities. For example, if the individual lost a job due to downsizing – that is an issue of access. If they lost the job due to difficulties with their boss or missed work because of symptoms related to mental illness – that is an issue of ability. Extensive prior work history that ended due to disability, worsening of impairments, or being unable to maintain a job that the person historically held, can also be good indicators for disability claims.

❖ **Is the mental health diagnosis the primary factor preventing work?** Physical conditions certainly contribute to a claim. However, for SOAR purposes, mental health symptoms need to be the primary reason preventing the individual from being able to work.

If you have questions, are interested in training or collaborating, or want to refer an individual to SOAR, please contact Carmela George at 240.777.4723 or Carmela.George@montgomerycountymd.gov