
SOCIAL SECURITY DISABILITY AND MENTAL HEALTH

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OVERVIEW OF SOCIAL SECURITY DISABILITY PROGRAMS

■ **Social Security Disability Insurance (Title II benefits)**

- Based on work credits and is available to workers who have a qualifying work history and a disability that prevents them from working full-time for at least a year.
- To be insured for disability, the worker must be fully insured and have at least 20 work credits during the last 40 calendar quarters.
- Recipients will automatically qualify for Medicare after 24 months

■ **Supplemental Security Income Program (Title XVI benefits)**

- Federal needs-based assistance program that guarantees a minimum level of income for needy aged, blind, or disabled individuals.
- Safety net for individuals who have limited resources and little or no Social Security or other income.
- 2023 rate provides up to \$914/individual and \$1,371/couple per month*
- Most recipients automatically qualify for Medicaid; eligibility varies by state.

*SSI Federal Payment Amounts for 2023 (ssa.gov)

MENTAL LISTINGS FOR DISABILITY

- **SSA mental listings are medical criteria that apply to the evaluation of mental impairments.**
- **Listings for mental disorders are arranged in 11 categories*:**
 1. **Neurocognitive disorders;**
 2. **Schizophrenia spectrum and other psychotic disorder;**
 3. **Depressive, bipolar and related disorders;**
 4. **Intellectual disorder;**
 5. **Anxiety and obsessive-compulsive disorders;**
 6. **Somatic symptom and related disorders;**
 7. **Personality and impulse-control disorders;**
 8. **Autism spectrum disorder;**
 9. **Neurodevelopmental disorders;**
 10. **Eating disorders; and**
 11. **Trauma- and stressor-related disorders**

* [SSA - POMS: DI 34001.032 - Mental Disorders - 03/24/2017](#)

INTERACTION OF DRUG AND ALCOHOL ADDICTION WITH MENTAL IMPAIRMENT*

- Drug or alcohol addiction can cause irreversible physical or mental conditions.
- Substance abuse no longer an SSA disabling impairment on its own.
- For disability claim approval, drug addiction must be immaterial to mental disability.
 - Mental disability claimants should have medical history of limitations separate from those caused by substance abuse
 - If applying for disability, SSA will look for periods of sobriety to establish baseline functioning without substance use.

*https://www.ssa.gov/OP_Home/cfr20/416/416-0935.htm

MENTAL IMPAIRMENTS AND SUBSTANCE USE*

- March 2023 data: In recent years, many people have experienced poor mental health, with over 30% of adults in the United States reporting symptoms of anxiety and/or depression in February 2023.
- Negative mental health and substance use outcomes also affect youth and young adults. This increase in mental health and substance use issues comes at a time when resources are already strained, and people with mental health diagnoses often face barriers to care.
- Among adults with symptoms of anxiety and/or depressive disorder in 2022, over 20% reported needing, but not receiving, mental health counseling or therapy.

RULES ABOUT CONTINUING DISABILITY REVIEWS (CDR)*

- By law, SSA must conduct medical reviews of each disability case at least once every 3 years after decision (medical CDR) to determine if an individual is meeting the medical requirements to collect disability.
 - Medical conditions not expected to improve will prompt a CDR once every 5-7 years.
- During a work CDR, SSA will also review non-medical program requirements and collect information such as income, resources and living arrangements to determine if an individual is eligible for monthly benefits.
 - Work CDRs are triggered by earnings reported by the beneficiary, employment data, or a 3rd party such as an employer.
- Disability recipients are responsible for letting SSA know about any improvement in condition or return to work.
- Benefits cease when SSA determines that the disability recipient is no longer disabled, or they are consistently earning above the allowed threshold.

*[Your Continuing Eligibility](#) | [Disability Benefits](#) | [SSA](#)

CONTINUING DISABILITY REVIEW AND MENTAL HEALTH

- In a study of DI workers who underwent a full medical review between 1998 and 2008, researchers found that*:
 - Those with a psychotic disorder primary diagnosis were ceased at a rate of 5.6%
 - Those with an intellectual disability primary diagnosis were ceased at a rate of 4.5%
 - Those with other mental disorders as a primary diagnosis were ceased at a rate of 6%.
- Between 2003-2008, about 28% of former SSDI workers with a psychotic disorder successfully reapplied to SSDI after a full medical review cessation.**
 - During that same time, about 23% of former SSDI workers with intellectual disorders and 18% of former SSDI workers with other mental disorders successfully reapplied after a full medical review cessation. **

*Earnings after DI: evidence from full medical continuing disability reviews | SpringerLink

**Subsequent Program Participation of Former Social Security Disability Insurance Beneficiaries and Supplemental Security Income Recipients Whose Eligibility Ceased Because of Medical Improvement (ssa.gov)

SSDI WORK RULES*

- SSDI recipients may work and still receive payments until their income is above certain thresholds
- Trial Work Period (TWP): Allows beneficiaries to receive full benefits while testing ability to work for at least 9 cumulative months within a 60-month period.
 - In 2023, a trial work month is any month with total earnings over \$1,050
- Extended Period of Eligibility (EPE): After the trial work period, beneficiaries have 36 months during which they can work and still receive benefits for any month earnings aren't "substantial" (over \$1,470 or \$2,460/month for blind beneficiaries)
- Expedited Reinstatement: If benefits stop because of substantial earnings, beneficiaries have 5 years to ask SSA to restart benefits if they are unable to keep working because of disability. Beneficiaries won't have to file a new application or wait for benefits to restart while SSA reviews their medical condition.
- Health insurance: Medicare Part A coverage will continue for at least 93 months after the 9-month trial work period

SSI WORK RULES*

- SSI recipients may work and continue to receive payments until their earnings exceed SSI income limits.
 - SSI income limits vary by state.
 - Medicaid coverage will usually continue if SSI recipient income is below the state limit
- Expedited Reinstatement: If benefits stop because of substantial earnings, SSI recipients have 5 years to ask SSA to restart benefits if they are unable to keep working because of disability. They won't have to file a new application or wait for benefits to restart while SSA reviews their medical condition.

TRENDS IN DISABILITY APPLICATIONS

- SSDI applications and awards have fallen by roughly 40 percent since 2010.*
- In 2010, the Social Security Administration received 2.9 million disability applications**
- In 2022, SSA received about 1.8 million applications for disability benefits.**
 - This resulted in an allowance rate of roughly 30%

*Policy Basics: Social Security Disability Insurance | Center on Budget and Policy Priorities (cbpp.org)

**Disabled-worker statistics (ssa.gov)

TRENDS IN SSDI/SSI AWARDS

- The number of disability beneficiaries grew substantially from the 1990s through 2010 but has since declined. ^
 - In 2021, there were 540,353 awards to disabled workers; 65,435 were for mental disorders.**
 - In December 2021, 7.2 million people aged 18-64 received Social Security disability benefits; 6.5 million (roughly 91%) were disabled workers *
- In December 2021, the number of SSI-only recipients aged 18-64 was about 3.3 million.*
 - 1.1 million people aged 18-64 received SSI and SSDI benefits concurrently; 725,409 were disabled workers
- As of December 2021, 25.2% of all disabled workers had a psychiatric disability and 3.9% had an intellectual disability.†

[^]Chart Book: Social Security Disability Insurance | Center on Budget and Policy Priorities (cbpp.org)

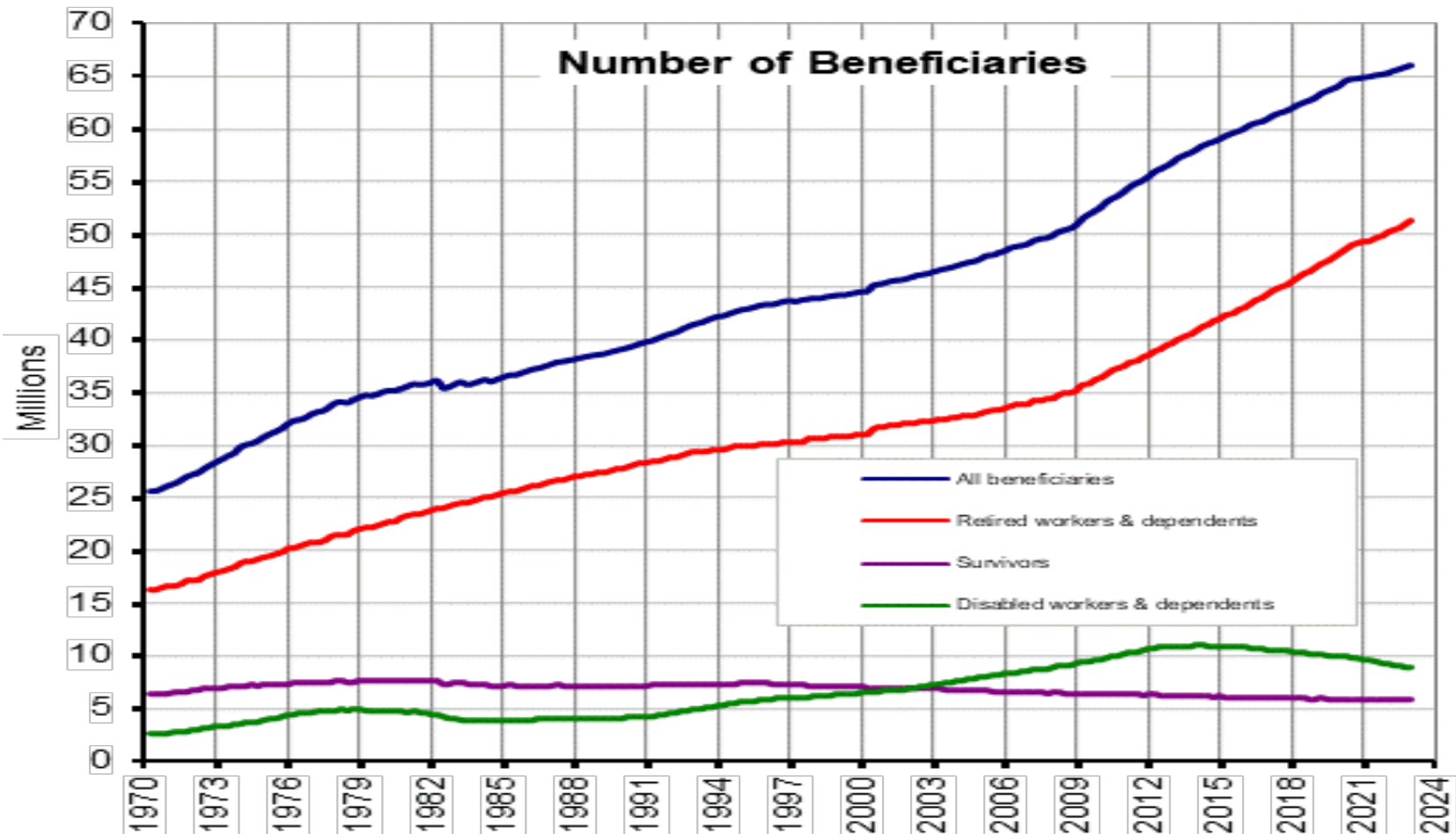
*Annual Statistical Report on the Social Security Disability Insurance Program, 2021 - Disabled Beneficiaries Receiving Social Security, SSI, or Both (ssa.gov)

**Annual Statistical Report on the Social Security Disability Insurance Program, 2021 - Awards to Disabled Workers (ssa.gov)

† Annual Statistical Report on the Social Security Disability Insurance Program, 2021 - Beneficiaries in Current-Payment Status (ssa.gov)



SSA TRENDS, TYPES OF BENEFICIARIES, 1970-2023



Benefits in current payment status (ssa.gov)

TRENDS IN WORK FOR PEOPLE WITH MENTAL IMPAIRMENTS

- Of employed beneficiaries surveyed in 2015, 35.8% reported a psychiatric disability and 11.3% reported an intellectual disability.*
 - 8.4% of beneficiaries with a mental impairment reported working at time of interview, and 11.7% reported working in the year prior.**
 - 17.9% of beneficiaries with an intellectual disability reported working at time of interview, and 20.1% reported working in the year prior.** This is more than twice the rate of all beneficiaries.

*National Beneficiary Survey: Disability Statistics, 2015 - Health (ssa.gov)

** National Beneficiary Survey: Disability Statistics, 2015 - Employment Activity (ssa.gov)

TRENDS IN EXITS FROM SSDI PROGRAM FOR PEOPLE WITH MENTAL IMPAIRMENTS

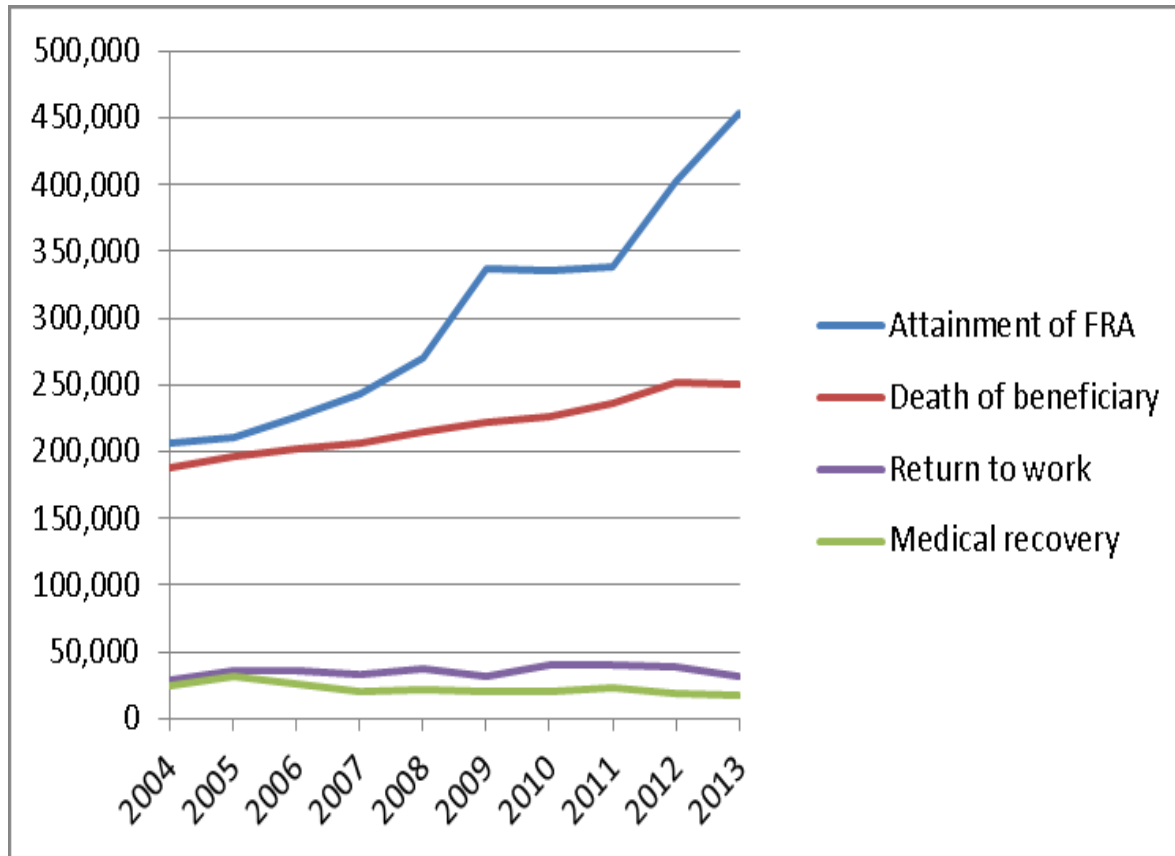
- In 2021, 65,533 workers had benefits terminated because of successful return to work.*
- 29,077 (roughly 44%) of those workers had a mental disorder.

Distribution of workers with benefits terminated because of successful return to work, by diagnostic group and age, 2021*

	Total	Under 30	30–39	40–49	50–59	60–FRA
Mental disorders						
Autism spectrum disorders	890	321	448	96	(X)	(X)
Developmental disorders	281	62	134	57	(X)	(X)
Childhood and adolescent disorders not elsewhere classified	37	(X)	14	15	(X)	0
Intellectual disorders	5,692	691	2,348	1,621	842	190
Depressive, bipolar, and related disorders	11,869	313	2,476	4,093	3,645	1,342
Neurocognitive disorders	2,204	150	649	617	544	244
Schizophrenia spectrum and other psychotic disorders	3,619	166	1,098	1,186	896	273
Other mental disorders	4,485	273	1,410	1,486	1,002	314
Total	29,077	1,976	8,577	9,171	6,929	2,363

*Annual Statistical Report on the Social Security Disability Insurance Program, 2021 - Disabled Workers Who Work (ssa.gov)

REASONS FOR SSDI BENEFIT TERMINATIONS FOR DISABLED WORKERS 2004-2013



Beneficiaries Who Left the Social Security Administration's Disability Programs from 2004 Through 2013 (ssa.gov)!

TRENDS IN EXITS FROM SSDI/SSI PROGRAMS

- **2015 data:** Of beneficiaries who were tracked during a ten-year period, roughly a quarter worked at some point after their DI application was approved, but generally episodically and at low earnings. Just **4 percent** earned enough to work their way off the DI rolls, and about one-quarter of them subsequently returned to the program.*
- Although individuals under age 40 at award represented only 25 percent of the entire 1996 cohort, they accounted for 62 percent of the cohort's months off the rolls for work [from 1996] through 2006**
- The longitudinal [10 yr data] data show that nearly 30 percent of SSDI beneficiaries find work, and a small but nontrivial share (nearly 7 percent) spend time off the rolls after finding work.**

*[Demonstrations to Promote Work Among Disability Beneficiaries Likely to Produce Limited Results | Center on Budget and Policy Priorities \(cbpp.org\)](#)

**[How Many SSDI Beneficiaries Leave the Rolls for Work? More Than You Might Think \(ssa.gov\)](#)

TRENDS IN EXITS FROM SSDI/SSI PROGRAMS*

- Many beneficiaries return to work without actually leaving the rolls, even temporarily. For instance, 21.5 percent of the 1996 cohort returned to work during the 10-year period, but they never left the rolls.
- Most beneficiaries who find work and use the work incentives do so during their first five years on the rolls—a finding that has implications for return-to-work initiatives. If beneficiaries are most likely to return to work during this period, perhaps work incentives should target recent awardees.

*[How Many SSDI Beneficiaries Leave the Rolls for Work? More Than You Might Think \(ssa.gov\)](https://www.ssa.gov)



QUESTIONS, COMMENTS?



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