



SOAR APPLICATIONS FOR SSI/SSDI AND THE MEDICAL SUMMARY REPORT *A fact sheet for Physicians and PhD Psychologists*

What is SOAR?

SOAR (SSI/SSDI Outreach, Access, and Recovery) is a national program that expedites applications for federal disability benefits for individuals who are homeless or at risk of homelessness and who have a disability, including a mental health disability. SOAR is sponsored by the Substance Abuse and Mental Health Services Administration of the U.S. Department of Health and Human Services. In New Mexico, SOAR is sponsored by the NM Department of Human Services and the NM Coalition to End Homelessness, and is supported by the NM Disability Determination Services and the Social Security Administration.

What are SSI and SSDI?

Supplemental Security Income (SSI) is a Social Security Administration (SSA) benefit for low-income individuals, who either have a disability, are blind, or who are age 65 and over. SSI is a benefit only for the applicant. The maximum SSI federal benefit in 2011 is \$674 per month. **In New Mexico, SSI also provides automatic eligibility for Medicaid.** Social Security Disability Insurance (SSDI) is a benefit for people who have a disability or are blind. The benefit is based on earnings put into the Social Security system through the FICA tax.

What are the eligibility criteria for SSI and SSDI?

The following criteria are the same for both SSI and SSDI. The applicant must have

- Monthly earnings of less than \$1000/month gross
- Inability to earn \$1000/month gross or more
- Diagnosis of physical or mental health problem that affects one's ability to work, i.e., results in functional impairment
- Duration of such impairment has lasted or is expected to last 12 months or more
- For mental health problems, functioning is markedly impaired in at least two areas: Activities of daily living, social functioning, ability to persist and pace in the completion of tasks, and episodes of decompensation that occur at least 3 times in one year, with each episode lasting at least 2 weeks each

How is disability determined?

To determine disability, SSA contracts with an agency called the Disability Determination Services (DDS). This state agency follows the Federal rules to assess medical and/or mental health disability eligibility according to the eligibility criteria. Within the DDS, an appropriately trained physician or psychologist reviews all claims before they are approved or denied. The DDS staff considers two types of evidence:

Medical evidence: This is evidence provided by an acceptable medical source including licensed physicians, licensed optometrists, licensed podiatrists, licensed or certified psychologists, and qualified speech therapists. DDS gives much greater weight to medical evidence than it does to collateral evidence.

The New Mexico Department of Human Services, the NM Coalition to End Homelessness, the National SOAR Technical Assistance Center, the Social Security Administration, and the NM Disability Determination Services developed this NM SOAR Fact Sheet.

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Collateral evidence: This is evidence provided by all other lay individuals and health care professionals who are not acceptable medical sources including nurse practitioners, physician assistants, naturopaths, chiropractors, audiologists, and therapists.

What are the challenges for people experiencing homelessness or at risk of homelessness in proving their disability?

Most people who are homeless have very limited access to medical care and often do not have access to a regular physician or licensed psychologist. As a result, an applicant may have a patchwork of medical records from a variety of medical providers. This patchwork often does not provide a clear picture of the applicant's disability and the impact of the disability upon his/her ability to work. When DDS feels it has insufficient medical evidence to make a disability determination, the SSI/SSDI applicant is sent for a consultative evaluation (CE). CEs are one-time evaluations that may be brief and not provide a full picture of a person's disability.

What is a Medical Summary Report and how does it address those challenges?

As part of the SOAR process, an applicant has a SOAR representative, who is usually a case manager, outreach worker or other type of social worker. An applicant's SOAR representative is often the professional who best knows the applicant because he/she spends the most time with the applicant. The SOAR representative collects the applicant's medical records from all of the applicant's different medical providers. The SOAR representative extensively interviews the applicant about his/her medical and work history. The interview includes questions about how well the applicant can take care of his/her basic needs, such as cooking, shopping and getting to appointments.

The SOAR representative then uses the medical records, self-reported information from the interviews, and his/her own observations to write a Medical Summary Report, which is submitted as part of the SSI/SSDI application. This report is a detailed compilation of a person's medical and/or psychosocial history, treatment history, and functional limitations. **The Medical Summary Report is not a diagnosis and it does not determine disability for the purposes of obtaining SSI/SSDI.** Only DDS can determine disability. The purpose of the Medical Summary Report is to provide a concise but comprehensive and logically presented narrative about the applicant's life so that DDS has as much information as possible when making a disability determination.

Who signs a Medical Summary Report and what does that signature mean?

In a SOAR application, the Medical Summary Report is co-signed by the applicant's SOAR representative and a physician or licensed PhD Psychologist. **A co-signature from the applicant's physician or licensed PhD Psychologist raises the Medical Summary Report to the level of medical evidence.** DDS needs medical evidence in order to be able to make a disability determination.

By co-signing the Medical Summary Report, the physician is indicating that the information in the report is accurate to the best of his/her knowledge. **Co-signing does not determine disability.** Only the DDS can make a disability determination. **Co-signing imposes no liability.** Physicians and psychologists are often concerned about liability, but their co-signature assumes no liability for the decision because the physician or psychologist is not making the disability decision. Only the DDS makes the disability decision.