

Frequently Asked Questions for Assisting Older Adults with Social Security Benefits

HELPFUL INFORMATION AND RESOURCES

Older adults may be eligible for various Social Security Administration (SSA) benefits, including retirement, survivors, Social Security Disability Insurance (SSDI), and Supplemental Security Income (SSI). Determining eligibility and understanding the application process can be complex. Individuals should [contact SSA](#) for comprehensive information regarding eligibility for benefits and visit the [SSA website](#) to learn more about eligibility criteria and the benefits available to older adults.

Retirement and Disability Benefits for Older Adults

What are the key similarities and differences between Social Security Disability Insurance (SSDI) and Retirement Benefits?

Answer: Title II of the Social Security Act covers Retirement, Survivors, and Disability Insurance (RSDI) benefits. Individuals may be eligible for more than one benefit under Title II (e.g., Retirement benefits and Disability Insurance benefits). Individual age, family status, and insured status will impact eligibility and benefit amounts.

Social Security Retirement

[Retirement](#) benefits are paid to individuals who have reached retirement age. These benefits are based on an individual's work record. The individual needs 40 quarters of work to be "fully insured." The earliest eligibility age is 62, but benefits are reduced if claimed before the "full retirement age" (FRA). FRA is gradually increasing to 67 for those born after 1938. For example, if claiming at age 62 and FRA is 67, there is a 30% [lifetime reduction](#) in retirement benefits. Claiming benefits prior to FRA is referred to as taking "early retirement."

Social Security Disability Insurance (SSDI)

[SSDI](#) benefits are paid to individuals who are unable to work at a [substantial gainful level](#) due to a severe disability that is expected to last for at least 12 months or result in death. These benefits are based on the individual's work history and earnings, and they are typically paid until the individual reaches FRA, at which point they are converted to retirement benefits. Individuals are eligible for SSDI up until full retirement age with no reduction in benefit amount. However, there is a disability determination process including the possibility of Continuing Disability Reviews (CDRs), and Medicare coverage begins after a 24-month waiting period.

What happens to an individual's SSDI benefits when they reach retirement age?

Answer: When an individual receiving SSDI benefits reaches FRA, their SSDI benefits automatically convert to retirement benefits, and their monthly benefit amount remains the same. This transition occurs seamlessly

without needing the individual to take any action. Applying for early retirement benefits is not required when you are entitled to SSDI.

In some cases, individuals may be entitled to receive both SSDI and other Social Security benefits simultaneously if their combined benefit amount is higher than what they would receive from SSDI alone. However, the total monthly benefit amount cannot exceed certain limits set by the Social Security Administration. There are also other [important considerations](#) regarding the interaction between these two types of benefits. SSA coordinates the payment of SSDI and retirement benefits to ensure that individuals receive the maximum benefit to which they are entitled based on their work history and earnings record. Individuals who have claimed early retirement benefits can [potentially change](#) to SSDI benefits if they meet the eligibility criteria for disability benefits.

What are some considerations with taking early retirement benefits?

Answer: There is no disability determination process with early retirement, but there is a permanent benefit reduction. Medicare coverage will not begin until age 65. Taking early retirement benefits could impact spousal benefits, and there is an earnings limit. Given the complexity of retirement planning and the potential long-term impact, it's advisable to consult with a financial advisor who can help evaluate options and make informed decisions based on individual circumstances and goals. SSA also has a helpful planner when [Receiving Retirement Benefits While Working](#).

In most circumstances, if an individual will likely qualify for SSDI, it makes sense for them to apply for disability benefits rather than drawing on early retirement. If they are approved, their SSDI benefit would equal their FRA retirement benefit. If they decide to take early retirement (perhaps they need the income while waiting to hear about their SSDI application), they can apply for retroactive SSDI. If they are found to have met the disability requirements before they began to receive early retirement, they would be entitled to retroactive benefits equal to the difference between their early retirement payment and what they were entitled to for SSDI.

Supplemental Security Income (SSI) for Older Adults

Are SSI benefits automatic for individuals without disabilities?

Answer: Supplemental Security Income (SSI) is a needs-based program that provides financial assistance to low-income individuals who are aged 65 or older, blind, or disabled. [SSI](#) benefits are not automatic for individuals aged 65 or older. They must apply for these benefits and may qualify based on age, provided they meet the other eligibility criteria, such as having limited income and resources.

What happens to an individual's SSI benefits when they reach age 62, early retirement age?

Answer: If the beneficiary receiving SSI based on a disability reaches their early retirement age (i.e., age 62), they must take early retirement benefits if eligible. Beneficiaries can receive a combination of the two benefits if they qualify for both (i.e. their early retirement amount is less than the Federal Benefit Rate for SSI). SSI is a [program of last resort](#), so if someone is eligible for another benefit, they must take that benefit first. However, there's an important distinction: SSI benefits do not automatically convert to Social Security retirement benefits when an individual reaches FRA. Beneficiaries need to contact SSA to apply. Taking [early retirement](#) will cause a permanent reduction in benefits received.

Assisting Older Adults with SSI/SSDI Applications

How does SSA consider an applicant's age during the disability determination process?

Answer: SSA recognizes that it may be more difficult for older adults to adjust to new work or learn new skills. SSA uses a process known as the "[Grids](#)" or "[Medical-Vocational Guidelines](#)" to evaluate disability claims. The Grids considers age a crucial factor in the disability evaluation process.

SSA Medical-Vocational Guidelines

The [Medical-Vocational Guidelines](#) provide different criteria for each age category, with more favorable guidelines for older individuals. These guidelines help determine whether an individual's medical condition, age, education, and work experience make it difficult for them to perform substantial gainful activity (SGA) and thus qualify for disability benefits.

- 50-54: Closely approaching advanced age
- 55-59: Advanced age
- 60 and older: Closely approaching retirement age

[Step 5 of the Sequential Evaluation](#) is the point at which these decisions are made. For these reasons, in the introduction section of the MSR, we suggest writing, "Mr. Applicant is a 58-year-old male with a 5th-grade education and past relevant work as a laborer." By using the SSA Grids in conjunction with medical evidence and other relevant information, you can help support a disability claim for an older adult and increase their chances of receiving benefits.

What are some impairments that are more common in older adults?

Answer: Older adults may experience any impairment in the [Listing of Impairments: Adult Listings](#). However, there are some conditions associated with older age that should be considered or assessed, including:

- Arthritis – Abnormality of a major joint in any extremity (1.18)
- Cancers (13.00)
- COPD/emphysema – Chronic respiratory disorders (3.02)
- Degenerative Disc Disease – Disorders of the spine (1.15 and 1.16)
- Diabetes – Endocrine disorders (9.00)
- Heart disease – Cardiovascular system (4.00)
- Stroke – Vascular insult to the brain (11.04)

I have medical records that are fairly old; should I include them?

Answer: Yes, because these records will provide a relevant longitudinal history, especially with claims involving mental health diagnoses. While including older medical records can give context and historical perspective to a disability claim, it's essential to prioritize recent and relevant medical evidence that accurately reflects the individual's current condition and functional limitations.

Survivor and Spousal Benefits

How is someone eligible for Disabled Widow(er) benefits?

Answer: [Disabled Widow's or Widower's Benefits \(DWB\)](#) are provided by SSA to the surviving spouse of a deceased worker who was insured under the Social Security program. These benefits are available to individuals at least 50 years old with a disability that meets SSA's definition of disability. To qualify for DWB, the widow or widower must have become disabled within a certain time frame after the deceased spouse's death or before a certain age, and the disability must have lasted or be expected to last for at least 12 months or result in death. The surviving spouse must contact SSA to inquire about their specific situation. When applying, they may need to provide documentation such as marriage certificates, death certificates, and other relevant information. SSA has additional information on [Receiving Survivors Benefits Early](#).

Can you be eligible for Spousal benefits if you are divorced?

Answer: If you are a [divorced spouse](#), you may be able to claim Social Security benefits based on your ex-spouse's work record, under certain conditions.

- **Age Requirement:** You must be at least 62 years old to apply.
- **Marriage Duration:** Your marriage to your ex-spouse must have lasted for at least 10 years.
- **Marital Status:** You must be currently unmarried to claim benefits based on your ex-spouse's record. However, if you remarried, you could still claim benefits on your ex-spouse's record if your current marriage ends (e.g., through divorce or the death of your current spouse).
- **Your Ex-Spouse's Eligibility:** Your ex-spouse must be eligible for Social Security benefits and be at least 62. They do not need to currently receive benefits for you to claim benefits based on their record.

Your Work Status: You can still be working and claim these benefits.

- **Effect on Benefits:** Your benefits based on your ex-spouse's record may be reduced if you claim them before your full retirement age.

Remarriage Considerations

The rules regarding remarriage after the death of a spouse can affect eligibility for benefits. If a surviving divorced spouse remarries before the age of 60, they generally cannot receive benefits based on their former spouse's record. However, if they remarry after age 60 (or after age 50 if disabled), they can still be eligible for benefits based on their former spouse's record.

Undocumented Immigrant Considerations

Eligibility for Social Security benefits, including widow's benefits, typically requires a valid Social Security number and legal presence in the country. Due to their legal status, undocumented immigrants may face challenges in accessing these benefits. Consult with a qualified immigration attorney or a representative from the SSA for specific guidance on individual cases, as there may be exceptions or alternative options.

Medicaid and Medicare

Can you get Medicare at age 65 or any age even if you do not have work quarters?

Answer: Yes, you can generally enroll in [Medicare](#) at age 65, regardless of your work history or the number of work quarters you have accumulated. Medicare eligibility primarily depends on age and citizenship or legal residency status.

Can an SSI beneficiary receiving Medicaid coverage also be eligible for Medicare when they turn 65?

Answer: Yes, you can generally enroll in Medicare at age 65. Individuals with low income and resources may be eligible for [Medicare Savings Programs](#) to help cover the costs of Medicare premiums, co-pays, and deductibles. Individuals receiving both Medicaid and Medicare coverage are considered [dually eligible](#). Medicare pays first, and Medicaid pays last for dually eligible individuals.

Resources for Older Adults

Services and Benefits

- [Aging and Disability Resource Centers \(ADRC\)](#)
- [Assistive Technology Act Program](#)
- [Eldercare Locator](#)
- [Housing and Services Resource Center \(HSRC\)](#)
- [Justice in Aging](#)
- [National Center of Law and Elder Rights \(NCLER\)](#)
- [National Institute on Aging](#)
- [The National Council on Aging \(NCOA\)](#)

SSA Information

- [Social Security Retirement](#)
- [SSA Benefits Planner: Retirement | Online Benefits Calculator](#)
- [SSA Disability Information](#)
- [SSA Survivors Benefits](#)
- [Supplemental Security Income \(SSI\)](#)