Exploring an Alternative Definition

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● Retired from Wells Fargo after 29 years as a Sr. Vice President

● Was the Chief Systems Architect of the 1\textsuperscript{st} 7x24 online banking system.

● In 1976, received notification from Social Security that he was no longer disabled.

● Had I needed as much personal assistance as I do now, I could not have afforded to go to work
Brief History of Definition

- In the 1950's, the founders of the SSDI Program wrestled with the definition of disability.
- The wrestling has continued for 6 decades
- In 2006, the Social Security Advisory Board emphatically recommended changing the definition
The Proposed New Definition

A disability is a medically determinable physical or mental impairment(s) that has resulted in a substantial impediment to employment and is expected to result in death or has lasted or is expected to last for a continuous period of at least 12 months.
Why?

● Enables and encourages people with disabilities to seek assistance staying at work as soon as impediments to employment due to disability appears.

● Eliminates concept of 'going out on disability'.

● Focuses on Coordinated Employment Services.

● Simplifies the System.
2 Phase Eligibility

- Phase 1 – Receive Support Services
  - Requires Social Security Work Credits
  - Requires Proof of Disability (as revised)
  - Receives
    - Health care (if needed/wanted)
    - Coordinated Employment Services (if needed/wanted)
- Continues until
  - No longer Disabled (as defined)
  - No longer needs/wants support services
  - Retires / dies
2 Phase Eligibility

- Phase 2 – Receive Cash Stipend
- Requires Phase 1 Eligibility
- Requires Earned Income < A Set Amount
- Continues until
  - Ineligible for Phase 1
  - Earned Income Exceeds 250% Federal Poverty Level
- Reduce stipends $1 for every $3 earned after that
- Evaluate earned income annually – more often if requested by beneficiary
Coordinated Employment Services would support the SSDI beneficiary Individualized Career Plan (ICP), created, monitored, and maintained with professional services from a career coach. Tasks may include:

- Completing a rehabilitation program
- Finishing a school, training or retraining program
- Assessing and modifying the workplace environment
- Obtaining benefit and financial planning services
- Acquiring self-employment and business start-up services
SSA Role with Coordinated Employment Services

- Lead and fund the development stage
- Administer the program
- Outsource the program
- Evaluate the program
The Development Stage

- Fully define
  - Coordinated Employment Services
  - Role of career coaches
  - Individualized Career Plan (ICP)
- Gain consensus and cooperation from
  - Affected government agencies
  - Vocational rehabilitation community
  - Disability community
  - Employers community
The Development Stage (continued)

- Obtain needed waivers
- Fund cost benefit analysis
  - Determine number of beneficiaries needed to stay-at-work/return to work in order for the program to be self-sustaining
- Pilot the program – in 3 to 5 states
  - Evaluate results after 1st five years and every 3 years thereafter
  - Modify program as needed
Common Questions

- Will this fix the near term SSDI financial problem?
  - No.

- How will beneficiaries who can't work be affected?
  - No difference from today

- Why now?
  - 25 years after ADA, no significant employment improvement, time for innovative change

- Why will this work?
  - Set measurable employment goals based on cost benefit analysis
  - Pilot to determine goal feasibility