# Panel Two: Structural Reforms

"Transitional Benefits for a Subset of the SSDI
Population" Kim Hildred, presenter
"SSDI Reforms to Improve Societal Wealth and

Labor Force Participation" Jason Fichner, presenter

"Exploring Alternative Definitions of Disability" Neil Jacobson, presenter

Discussant Art Spencer

## Structural reforms – Similar themes (1)

- Some Similar Themes within the papers
  - Emphasis on SSDI as a Temporary income replacement ("transitional benefits" leading to RTW)
  - Emphasis on Continuing Reviews (CDRs)
  - Maintain applicant ties to the workplace and shorten the time removed from work while applying for SSDI

### Structural reforms – Similar themes (2)

- Allow beneficiaries to work without a limit on earnings (as they medically improve and engage in rehabilitation)
- Pilot to create the final operational processes
- Most beneficiaries can work, especially with appropriate workplace accommodation and support
- Therefore focus on work capacity rather than incapacity

#### Structural reforms – Unique Details (1)

- And yet some unique details exist among the papers
  - Should some benefits be "partial" as well as temporary?
  - Should the employer directly finance the first years of disability benefits?
  - Impact of unemployment and economic shocks on SSDI applications

#### Structural reforms – Unique Details (2)

- Are <u>all</u> benefits temporary, or just for a small subset of beneficiaries?
- Decision for placement in "Temp" benefits class is <u>or</u> is not appealable?
- Modify the Definition of Disability to remove 'tie' to the ability to work. SSDI is rather an offset for the extra costs of disability

# Structural reforms – Some Cautions and reminders (1)

- Program and Administrative costs and savings. Saving Program monies does not increase the funding available to administer the program
- Operational Realities. A complex program is more expensive to run
  - Example suggesting the VA Benefits program as a model for SSDI forgets recent VA history with backlogs, costs, and never-ending appeals
- When looking at Temporary Disability alternatives, remember to review the programs in RI, NY, NJ, CA, and HI

Structural reforms – Some Cautions and reminders (2)

- Use Caution when suggesting that RFC is a good model for an individualized functional assessment
- Generally Use Caution when assuming ALJ Corps compliance
- Care must be taken when deciding what administrative decisions are or are not appealable
- Significant inter-agency cooperation and collaboration is an integral part of these papers, perhaps more than should be expected in our bureaucratic reality

Structural reforms – Some Cautions and reminders (3)

- SSA research suggests that many beneficiaries attempt a RTW, but few work for long and few maintain SGA
- These papers appropriately assume beneficiary cooperation in medical and vocational improvement efforts.
  - But what if they don't?
  - And are there limits to what can be undertaken?
- Finally, while certainly a bigger issue than only SSDI, is the 'real' issue here: What should be the economic safety net be for all Americans?