

Michigan Updates



Securing today
and tomorrow

A Social Security Newsletter highlighting
Social Security Disability (SSDI) and Supplemental Security Income (SSI)

March 2017

Why Social Security is Important to Women

Women have challenging choices to make. Some may spend their entire adulthood in a career or job outside the home. Some may work for a few years, leave the labor force to raise children, and eventually return to work. Others may choose not to work outside the home at all. Whether you work, have worked, or have never worked outside the home, you need to understand how Social Security can help you and your family find financial security.

When most people think of Social Security, they think of retirement benefits — with good reason. We have you covered throughout your lifetime. Knowing you will probably be entitled to a portion of your spouse's retirement benefits if they pass away is an added security. On average, women tend to make less in wages than men do. Social Security pays a higher benefit in relation to earnings for people who earn lower wages.

However, Social Security is more than just retirement; it is with you through life's journey, helping you secure today and tomorrow. Any woman, no matter how young or old, would benefit from visiting our webpage for women at www.socialsecurity.gov/people/women.



SUBSTANTIAL GAINFUL ACTIVITY

By Hillary Kanady, Area Work Incentive Coordinator

Our Definition or Disability:

To meet our definition of disability, a person must not be able to engage in any substantial gainful activity (SGA) because of a medically determinable physical or mental impairment(s):

- That is expected to result in death, or
- That has lasted or is expected to last for a continuous period of at least 12 months.

What is Substantial Gainful Activity (SGA)?

We use the term “substantial gainful activity” to describe a level of work activity and earnings.

Work is “substantial” if it involves doing significant physical or mental activities or a combination of both. For work activity to be substantial, it does not need to be performed on a full-time basis. Work activity performed on a part-time basis may also be SGA.

“Gainful” work activity is:

- Work performed for pay or profit; or
- Work of a nature generally performed for pay or profit; or
- Work intended for profit, whether or not a profit is realized.

We use SGA as one of the factors to decide if an individual is eligible for disability benefits. Once an individual is receiving Social Security Disability Insurance (SSDI) benefits, we use SGA to decide if eligibility for benefits continues after an individual returns to work and completes the Trial Work Period.



How Do We Evaluate Activity for SGA Purposes?

We generally use *earnings guidelines* to evaluate whether work activity is SGA.

If the impairment is anything other than blindness, **earnings averaging over \$1,170 a month** (for the year 2017) generally demonstrate SGA. For blind individuals, **earnings averaging over \$1,950 a month** (for the year 2017) generally demonstrate SGA for SSDI. We usually adjust these amounts every year based on increases in the national average wage index.

For more information about Substantial Gainful Activity and how individuals can work and still receive benefits, refer to our publication, "[Working While Disabled: How We Can Help.](#)"



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SOCIAL SECURITY MATTERS



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Inspector General Warns Public about Phone Calls from OIG “Imposters”

Posted on **March 6, 2017** by **Andrew Cannarsa, OIG Communications Director**

The Acting Inspector General of Social Security, Gale Stallworth Stone, is warning citizens about a nationwide telephone “imposter phishing” scheme. The Social Security Administration (SSA) and its Office of the Inspector General (OIG) have received several reports from citizens across the country about persons receiving phone calls from individuals posing as OIG investigators. The caller indicates an issue exists pertaining to the person’s Social Security account or Social Security number (SSN) and directs the person call a non-SSA telephone number to address the issue.

The reports indicate the calls include a recording from a caller stating she is “Nancy Jones,” an “officer with the Inspector General of Social Security.” The recording goes on to say the person’s Social Security account, SSN, and/or benefits are suspended, and that he or she should call 806-680-2373 to resolve the issue. Citizens should be aware that the scheme’s details may vary; however, citizens should avoid calling the number provided, as the unknown caller might attempt to acquire personal information.

OIG investigators occasionally contact citizens by telephone for investigative purposes, but they will not request sensitive personal information from a citizen over the phone. If a person receives a similar suspicious call from someone alleging to be from the OIG, citizens may report that information to the OIG at 1-800-269-0271 or online via <https://oig.ssa.gov/report>.

Acting Inspector General Stone said, “This phishing scheme is targeting unsuspecting persons for the purpose of Social Security benefit theft or identity theft.” She warns citizens to be cautious, and to avoid providing personal information such as your SSN or bank account numbers to unknown persons over the phone or internet unless you are certain of who is receiving it. “You must be very confident that the source is the correct business party, and that your information will be secure after you release it,” Stone said.

If a person has questions about any communication—email, letter, text or phone call—that claims to be from SSA or the OIG, please contact your local Social Security office, or call Social Security’s toll-free customer service number at 1-800-772-1213, 7 a.m. to 7 p.m., Monday through Friday, to verify its legitimacy. (Those who are deaf or hard-of-hearing can call Social Security’s TTY number at 1-800-325-0778.)

Compassionate Allowances a Fast Track Process

The Compassionate Allowances (CAL) initiative is a way to expedite the processing of SSDI and SSI disability claims for applicants whose medical conditions are so severe that their conditions obviously meet Social Security's definition of disability. This is not a separate program from Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI).

Our fast-track process for compassionate allowances (CAL) uses technology to identify claimants with impairments that significantly affect their ability to function and allow us to expedite our determination process. In order to be included in the fast track process the claim must be a new initial claim; this process does not apply to continuing disability review (CDR) cases.

SSA implemented the Compassionate Allowances (CAL) initiative in October 2008 to expedite the processing of disability claims for applicants whose medical conditions are so severe that their conditions qualify under the Listing of Impairments based on minimal objective medical information. The initiative allows SSA to electronically target and make speedy decisions for the most obviously disabled individuals.



Please click on the [Complete List of Compassionate Allowances Conditions](#) to view the names of the new conditions.

Did you know that Social Security can provide training via webinar to your staff on our programs, benefits, and services?

Contact vonda.vantil@ssa.gov or jennifer.clark@ssa.gov to set it up.

Future Michigan Updates

If you would like to be on the mailing list to receive future Michigan Updates, or if you would like to be removed from the mailing list, please send an email to vonda.vantil@ssa.gov