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The Facts on Interim Disability Assistance

By Kate Coventry

As the DC Council nears its final deliberations on the fiscal year (FY) 2014 budget, there is plenty of back and forth on specific dollar amounts to spend. Yet there is general agreement that we should use our resources to assist residents who need help and provide it in a way that will be the most efficient and effective for our city. That's why the Council should invest in a program that provides temporary assistance for residents with disabilities who cannot work while they apply for federal disability benefits, known as Supplemental Security Income (SSI).

There's several reasons to support full local funding this program, known as Interim Disability Assistance (IDA): it is humane, it is cost effective, and it is effective. IDA helps residents who are applying for federal assistance known as SSI, but who have not yet qualified for the program.

Unfortunately, the Council has not focused on these important points. IDA is a worthwhile allocation of our tax dollars for these reasons:

The SSI application process is not easy. Nationally, just one-third of SSI applicants are approved based on their initial application. The fact that DC's success rate with getting IDA recipients on SSI is less than 100 percent reflects this difficulty, rather than an ineffective program. Applicants must complete a long written application, submit medical and vocational documentation, and often undergo special medical and psychological evaluations. The success rate increases when applicants receive outside help, such as the services of a pro-bono attorney. Many only receive benefits after completing a lengthy appeal process.

<u>The IDA recovery rate meets national standards</u>. If the IDA recipient is approved for SSI, the federal government reimburses the District for 100 percent of IDA benefits. Right now, the District recovers approximately 40 percent of local funding through SSI reimbursement—in line with the national average and the Chief Financial Officer's original estimates. The recovery rate is 40 percent because the application process is complicated.

Program investments can make IDA even better. Currently, DC offers no application help to SSI applicants, despite the difficulty of the application process. Providing application assistance to SSI applicants can lead to quicker determinations and higher acceptance rates. Quicker determinations will reduce the number of months a recipient receives IDA, and higher acceptance rates will increase the amount of federal reimbursement the District receives. The mayor's proposed FY 2014 budget includes \$1 million to provide this assistance, but it is on the revenue contingency list rather than being actually funded.

IDA is a humane way to help some residents with disabilities who cannot work. These residents are in limbo — they are unable to work and waiting to be approved for federal benefits, which can take a year or two, if not longer. IDA provides humane financial assistance during this period, helping residents meet basic needs, such as rent (often shared with others), prescriptions, and necessities like toothpaste.

Without IDA, residents must rely on crisis services, costing the District government more. Lacking any income, these residents are unable to access the regular medical care they need. Instead they rely on DC's emergency medical services, which leads to poorer health outcomes, a greater strain on our 911 system, and a greater cost to our government. Residents can also end up homeless. Without any financial assistance, these residents cannot qualify for many affordable housing programs because they require residents to have at least some monthly income. With IDA, residents can access these programs and move out of the emergency shelter system.

IDA is a good investment in the well-being of residents with disabilities and for the city as a whole.