

# “I'm not one of those people:”

## Why people delay applying for Social Security disability benefits when they need them

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### RESEARCH QUESTION

Why do people potentially eligible for and in need of improved health care delay or not apply for federal disability benefits?

### INTRODUCTION

People delay applications for federal disability programs that could improve their health care access such as:

- *Supplemental Security Income (SSI)*—stipends for very low-income elderly or disabled adults funded by general taxes; generally qualify for Medicaid
- *Social Security Disability Insurance (SSDI)*—payments based on contributions at time of eligibility due to age or disability funded by Social Security contributions; generally qualify for Medicare
- *Kansas Medicaid Buy-In Program*—Allows people on federal disability to work and maintain government health insurance, sometimes with a premium dependent on income.

Under-insured individuals with chronic health conditions:

- Delay applications for programs.
- Engage in potentially harmful cost-saving strategies similar to the uninsured and linked to increased morbidity, use of more medical services, and increased cost of treatment.

Delays –which can exacerbate chronic conditions– extend the already lengthy disability application process.

### MATERIALS AND METHODS

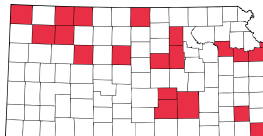
#### Qualitative study design

- Eleven focus groups using semi-structured, guiding questions
- Analyzed for themes

**Participants** ( $n = 67$ ; ages 29 to 62 years; 67% female; 100% White)

- Underinsured with chronic health conditions
- Not currently receiving federal disability benefits
- Urban and rural residents of Kansas

Kansas counties where participants are from are shown in red.



### RESULTS

Reported strategies used to offset costs -- delaying procedures, forgoing preventive care skipping doses of or forgoing medications –

- **“I’ve got this rather long, nasty stent in me that doctors say you should have removed and changed about every 6 to 8 months, and the one I have in me right now I’ve had for 2 ½ years.”**

Beliefs about people receiving disability benefits:

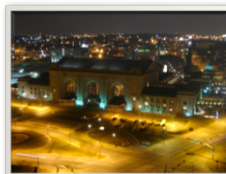
- **“People on disability are crooks.”**
- **“It just makes me so angry that I don’t want to be put in that class unless there’s no other way.”**
- **“I don’t want to be labeled like that.”**

Self perceptions:

- **“I want to work. I’m not ready to give it up until I absolutely can’t crawl to that shop anymore.”**

Application process:

- **“Some people are lucky and they squeeze through the system, but for the most part applying for disability is, from my experience, futile.”**
- **“I heard if you applied you get denied and denied and denied.”**
- **“I always think it’s, they’ve got to take everything you have and then you go on disability.”**



### CONCLUSION

The study population:

- Does not understand disability programs.
- Is unaware of programs in 45 states that incentivize people with disabilities to work (see: [www.mig-rats.org](http://www.mig-rats.org)).
- Allows bias to limit their access to services.

Prejudice may also affect willingness to pay Social Security taxes. More research on this is needed.



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