

## Our Full Interview with SOAR Caseworker Zuzanna Gos-Henderson

Can you tell us your name and what you do at Shelter of Flint?

My name is Zuzanna Gos-Henderson and I am the SOAR caseworker for the PATH program.

What are the biggest challenges you face in helping homeless clients apply for Social Security disability benefits?

Clients often become very open and trusting with our PATH team since we become so involved with their journey. This is great for SOAR purposes because I can better depict their struggles, symptoms, and how their functioning is affected. Sometimes they are not as comfortable with their treatment providers and will not divulge as much detail to them. This makes it tricky for me to convince SSA of the severity of their conditions because what I see and write does not match what the treatment providers noted.



Another great challenge is getting clients into mental health treatment. We at PATH encourage treatment so clients can work towards feeling better and having additional support. It also helps establish documentation to support their SSI/SSDI claim. Clients usually wish to get that support, but the process can be quite challenging – especially for someone experiencing homelessness and having no phone. Clients must first call to complete an access screening, which involves some difficult questions regarding symptoms and past trauma and being transferred several times. If they can withstand the 30+ minutes of holding, transferring, and questioning, they are then permitted to go to the local community mental health for an intake. This process is on a first-come-first-serve basis, so the client must arrive before 8 am in order to have a chance to be seen. I've gone with clients at 8:15 am and was told they were already full (Doors open at 8 am). This is especially challenging for a homeless individual to accomplish because they live with no stable means of transportation or electricity. How does someone, who can barely sleep because they have to protect themselves and their belongings at night, wake up early – especially if they have no alarm clock? Sure, they can try to charge their phones (if they have one) the night prior, but most companies prohibit “loitering”, so phone charging is another luxury they do not always have access to.

If the client is successful in waking up early enough to get to the intake, the client must then answer more questions similar to what they answered during the access screening. They are sometimes asked to provide more detail regarding past trauma/symptomology and must sign several papers, which often re-traumatizes them again. If they can withstand this meeting, they are then scheduled for an intake



appointment with one of the mental health agencies. Sometimes this appointment isn't for several weeks or months and the client still has not met their case manager or psychiatrist. Moreover, this process is very difficult for anyone to overcome, let alone an individual experiencing homelessness and severe mental illness.

Lastly, the level of care should often be higher than the client receives. This makes it even more challenging for the client to be successful in their mental health recovery, housing goals, and SSI/SSDI claim.

How difficult is it for homeless individuals to provide the required documentation for their applications?

The SSI/SSDI documents ask many questions that require a *lot* of detail. This can be quite overwhelming for even the average individual in a stable living situation! When you have the immense stress of not knowing where you're going to safely lie your head down at night or when your next meal will be, and having to be in constant survival mode, these documents will be even more difficult and daunting to complete. Additionally, most homeless individuals do not have anyone they can truly depend on or trust to help them navigate through complicated processes as the average person does. They have nobody to turn to to double-check if they understood the questions correctly, filled everything out properly, etc.

This is why SOAR is so vital and why I'm so passionate about the model. If an individual misses a question or fills an answer out incorrectly, that leads to a denial.

How do you assist clients in gathering the necessary documentation?

I try to give my clients as little "work" in the process as possible. With their permission, I fill out all the paperwork as they provide the information. I explain what the documents are asking for and answer any questions the client has. I also have several meetings with the clients so the appointments can be shorter and less cumbersome for them.



For a SOAR-assisted SSI/SSDI application, we also collect all (or as many as possible) treatment records for mental/physical/behavioral health, rehabilitation, etc. This can be the most difficult part of the process. I get to play "detective" with the clients and my team. Sometimes, the client remembers much/most of their treatment provider's agency titles. However, significant trauma, brain injuries, and other mental health conditions often hinder their ability to remember long and short-term details. We then attempt to narrow down the treatment provider by asking about cities they remember living in, street names, what the treatment facility's building looked like, etc. If I can access one treatment record, it often provides clues to others I can look into.

I also try my best to utilize a trauma-informed approach. I tell all my clients that there is no wrong answer – even "I don't know", "I don't remember", and "I don't want to talk about it." Treatment records can help fill in some blanks when certain topics are too difficult for clients to talk about.

Can you walk through the typical process for assisting a homeless client with a disability application from start to finish?

After the referral and screening process, I set what's called the protective filing date (PFD) on the SSA website to notify SSA that we plan to file a claim. This gives us 60 days to gather all the information, documents, and evidence for the claimant.

I start by trying to find out where the client received treatment from and have signed release of information (ROI) requests sent out immediately so we can start collecting as much evidence as possible.

While we wait for the records to come in, I meet with the client about once a week or so to fill out the SSI/SSDI application paperwork with them and to interview them for my medical summary report (MSR).

Once the treatment records come in, I add those details into the MSR, too. The MSR consists of sections such as personal, occupational, and treatment history as well as functional information. The goal of this report is to clearly explain how the claimant's symptoms affect their daily functioning and how they hinder their ability to work enough to earn substantial gainful activity (SGA).



On the 60-day mark, I submit the SSI/SSDI application paperwork to the local SSA office and complete the online portion of the application. After the SSA office completes processing, they send the claim to an examiner at disability determination services (DDS). I send them my MSR and the treatment records I was able to collect once they reached out and confirmed they were assigned to the case. After this point, I behave as a liaison between the claimant and DDS. I keep consistent communication with both parties and follow up regularly. If there are any updates to the client's treatment, symptoms, employment, etc., I notify DDS right away. Sometimes, DDS has follow-up questions or needs the claimant to attend a consultative exam. I make sure the client is aware of all status updates and attends any appointments DDS needs them to go to since they almost always have no reliable transportation.

Once we get a decision I notify the client right away and log the decision in SOAR's HIPAA-compliant tracking system. If it's an approval, I make sure they gain access to their payments. If it's a denial, I go over what options they have, such as appealing the decision or attempting to work.

How do you ensure clients without a fixed address can receive and manage their benefit payments if approved?

One of the first documents I fill out with the client is the SSA-1696, the "Appointment of a Representative." This enables me to communicate with SSA/DDS on the client's behalf. I also list our office and my work phone on all the application paperwork and clarify that this client is homeless. Lastly, I make sure "SOAR-Assisted Claim" is clearly written on all the paperwork. This ensures that our amazing SOAR-trained SSA representative at the local SSA field office and SOAR-trained DDS examiners are assigned to these cases. They're familiar with SOAR, me, and the work our agency does, so we fortunately have great communication with each other. They understand how difficult it is for my clients to keep a consistent phone and mailing address.

Once a client is approved, they can have direct deposit or a direct express card established. They can use whichever address they prefer if they aren't housed yet. If they need a payee to help manage their finances, I help connect them to an available agency.



How have disability benefits helped improve the lives of your homeless clients once approved?

It can change their whole life! What many don't realize is that even if an individual has a home fully paid for through a voucher, has Medicaid, and has food stamps, they still lack the ability to take care of basic necessities. Income enables individuals to buy band-aids, garbage bags, toilet paper, furniture – the list goes on. When we house a client through PATH, we try very hard to connect clients to resources that can provide supplies and furniture, but those

resources are quite limited. Many often forget the luxury of simply having a chair to sit on, utensils to eat with, plates and cups, coffee makers, shower curtains, etc. Even having a radio, TV, or supplies for other hobbies has such great benefits for mental health – especially when someone is unable to work. Income enables clients to actually feel like they have a *home*, not just a blank roof over their heads. Also, some vouchers still require a minimum of \$50/month payment and/or utilities to be covered by the client. This might as well be a million-dollar payment for someone without a steady income, so SSI/SSDI can be that vital key to receiving and maintaining housing.

We've also had clients who were finally able to get housed thanks to their approval. One client in particular was in very poor health, about to have surgery, and could not wait for a voucher to come through. I still remember hearing him cry tears of joy when I called him to tell him about his approval. He found an apartment thanks to the approval.

Most individuals genuinely wish to work, utilize their talents, and contribute to society. Many of our clients have several work attempts but struggle to keep their job. SSI/SSDI can act as a safety net for them so they can work towards improving their mental and physical health while meeting basic necessities.