

Social Insurance Has Proven an Essential Lifeline for People with Disabilities During Tough Times

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As a nation, we are judged by how we treat the most vulnerable among us. During times of crisis, social insurance programs provide a critical lifeline in supporting us in getting our basic needs met. During the COVID-19 pandemic, these programs have been particularly important for those of us living with disabilities, though weaknesses have also been visible.

In the winter of 2020, the World Health Organization declared the virus COVID-19 a pandemic. The U.S responded in a rapid and robust manner; Congress passed major COVID relief packages designed to help states, businesses and working people – especially vulnerable populations – weather the economic hardship caused by the pandemic.

This essay is an independent contribution to the COVID-19 Advocacy Toolkit by Nicole LeBlanc. Opinions are those of the author and are not endorsed by the National Academy of Social Insurance.

The impact of stimulus checks

One major component of both major COVID relief bills, the CARES Act and American Rescue Plan, was stimulus checks for low- and middle-income people (those making less than \$75,000). The three rounds of checks provided much-needed relief, especially to people with disabilities and other low-wage workers.

The stimulus checks issued during the first half of the economic crisis allowed people like me to save extra money in my ABLE account so that I could finally afford a studio apartment. ABLE, which stands for Achieve a Better Life Experience, was passed into law in 2014. The ABLE Act allows people whose disabilities began before age 26 to save more than \$2,000 in a special 529 tax-free savings account for disability related expenses, free of the asset-limit penalties; money saved does not impact eligibility for public benefits. In my case, I can save up to \$16,000 a year in contributions that can come from anyone.

The stimulus checks helped me hire a professional cleaner and cover the extra cost of PPE and my moving expenses. And having more money in my ABLE account gave me the financial freedom to start consulting in the nonprofit and disability rights sector – a longtime dream of mine that had been out of reach. One of the best things about the stimulus checks was that there were no strings attached—i.e., they did not count as income that reduces my SSDI benefits.

Addressing barriers to access for certain benefits

Yet not all Social Insurance benefits were accessible for all people. Over the past two-plus years, the pandemic led to the closure of every one of the 1,230 Social Security

Administration offices across the country. This has had a negative impact on the ability of seniors and people with disabilities to apply for SSI, SSDI, or social security retirement (OASI) benefits. While the my-Social Security website provides online information and options for beneficiaries, it is inaccessible for many people. Low-income people with disabilities and seniors often lack the financial resources to access tech devices. Also, older applicants may not have the skills or feel comfortable doing everything online. This has led to major delays in processing disability and retirement benefits applications.

This is not a new problem, however; many states had staff shortages at SSA offices before the pandemic. Indeed, in the last 3 years, SSA offices have cut 11,000 workers agency-wide. These staffing challenges, along with slow mail and the pandemic, caused an increase in large SSDI and SSI overpayments. I am one of those people. I got a letter in November saying that I was overpaid by \$23,000. As a low-wage worker, this is a huge hardship. I do not make enough money to be self-supporting without SSDI benefits, and as an adult with autism I get no Medicaid waiver services to support me in dealing with this crisis.

There are also challenges with respect to public health and access to care. Over the past two years, we have seen inequitable vaccine access. When they first became available, locating available supplies of the correct COVID-19 vaccine was hard for many people, but especially so for people with disabilities, including myself. As many of us probably remember, getting the shot required trying to navigate inaccessible websites. People who tried to call their primary care doctors were often told to call 311 to get appointments. Transportation to the vaccination sites posed additional barriers for many, including people with disabilities and the elderly. The COVID booster guidance has also been confusing.

Luckily in my case, because of a strong social network, I found that SEEC, an employment agency for people with disabilities, was hosting a vaccine clinic for both doses.

COVID exposed how unequal our society is based on income, race, gender, disability, and social network.

One's ability to access life-saving vaccines should not depend on having the loudest advocates in one's life or being tech savvy.

The need for progressive policy reform

Along the same lines, the pandemic has underscored how important it is to enact progressive reforms of social insurance programs that help people with disabilities and other vulnerable populations get out of poverty and live a dignified life in their communities.

COVID has also shown us how easy it is to fall from middle class to living in poverty. In the future, as we look to combat the long-term disabling impact of Long COVID, I hope that Universal Basic Income with no strings attached will be a serious policy consideration. A return to the pre-COVID status quo is not an option. We must strive for a new normal that is inclusive of the needs of all people with disabilities and other high-risk populations.

This first-person account is one of a series of resources produced by the Academy's COVID-19 Task Force to provide policymakers, advocates, administrators, and other stakeholders with key facts to help improve the social insurance programs that protected millions of Americans during the pandemic. Learn more about the [COVID-19 Task Force Policy Translation Working Group](#). This Task Force is part of the Academy's [Pathways to Economic Security](#) campaign.

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