

## 8 Things to Know About International Claims

Each year, the Social Security Administration (SSA) processes approximately 1,000 Social Security Disability Insurance (SSDI) initial level claims for applicants residing outside of the United States. While this is only a small portion of the overall number of claims processed each year, for those persons with disabilities living internationally, the SSDI program can provide crucial financial stability during a difficult time. We have put together this piece to highlight eight important things to know about international claims.

### 1 Applications and services for international claims are completed at the local embassy or consulate.

For most individuals, applying for benefits outside of the United States will be done at a local embassy or consulate. Each embassy or consulate has a federal benefits unit to handle applications, appeals, denials, and other services for those applying for any United States federal benefits, including SSDI payments. Applicants residing in the British Virgin Islands, Canada, or Samoa may contact the Social Security field office located closest to them to apply for benefits.

### 2 All international claims are processed in one centralized location.

SSA's Office of Earnings & International Operations (OEIO) in Baltimore, MD handles the processing of applications, denials, appeals, and other services for international claims. As applications are completed at embassies, consulates, or local offices, they will be transferred to the OEIO for processing. If the claim is approved, it will be transferred to a special division, the international payment processing center – or payment center 8 – to verify the monthly benefit amount, release any past-due benefits, and establish an ongoing payment for the beneficiary.

### 3 Payments cannot be issued to beneficiaries residing in certain countries.

Despite applying for and even being approved benefits, due to Treasury Department sanctions, individuals residing in either Cuba or North Korea cannot receive benefits from the United States Federal government, though affected United States citizens can recoup payments once they move somewhere else. In addition, the Social Security Administration will not issue payments to individuals residing in certain Eastern European or Central Asian countries, except in limited circumstances, and under specific conditions, such as personal appearances at a U.S. embassy or consulate every six months.

### 4 Citizenship is not an eligibility requirement for those residing outside the United States.

While United States citizens and nationals that reside outside the United States, either temporarily or permanently, can apply for and receive SSDI benefits, neither citizenship nor naturalization is a non-medical eligibility requirement. Non-citizens, such as lawful permanent residents or those previously living in the United States on a work visa, may be eligible to receive SSDI benefits if they worked and paid enough FICA taxes to be considered insured through the Social Security Administration.

### 5 Work credits from foreign countries may help applicants reach insurance status.

Generally, SSDI applicants must have worked and paid FICA taxes for at least five of the last ten years to be eligible for benefits. This will ensure they have the proper insurance status with Social Security. If an applicant does not have enough work credits in the United States to be eligible for payments, Social Security may be able to use years worked in another country to meet the minimum requirements. In a process known as a **totalization agreement**, work credits from one of twenty-eight countries can be combined with United States work credits to establish the needed insurance requirements.

### 6 Children of beneficiaries may be eligible to receive dependent benefits.

Dependent benefits are payable to children that meet the typical dependency requirements as set forth by Social Security, and have also lived within the United States for at least five years. If the dependent does not meet the residency requirement, but resides in a certain European or Asian country, Social Security may be able to apply a totalization agreement, combining all years of residency to meet the minimum required number of years for eligibility. Once approved, these benefits will be payable to the applicable child(ren), regardless of whether they currently live in the United States or with the beneficiary.

### 7 Beneficiaries qualify for Medicare coverage after the appropriate waiting period.

After the established waiting period of twenty-four months from their date of entitlement to cash benefits, international SSDI beneficiaries will qualify for Medicare Part A and B coverage. Unfortunately, Medicare does not cover services outside the United States, thus if a beneficiary opts into coverage, they most likely would not be able to use their Medicare benefits for medical procedures, doctor visits, or other needed medical coverage. Should a beneficiary choose to waive coverage, however, any return to the United States and subsequent election of Medicare coverage would be faced with a financial penalty for not opting in when they first became eligible.

### 8 International beneficiaries frequently receive questionnaires to confirm their ongoing eligibility.

To ensure beneficiaries residing outside the United States remain eligible for benefits, Social Security will issue a questionnaire to be completed and returned every one or two years. The overall frequency of receipt of these questionnaires will depend on the beneficiary's age, country of residence, and other factors such as medical conditions. If the questionnaire is not returned within the appropriate timeframe, Social Security will stop payments until they are able to obtain further information verifying eligibility.

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