



About Social Security Disability and Supplemental Security Income

The Social Security Administration (SSA) administers two government programs that provide medical and financial support for persons with disabilities: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

Social Security Disability Insurance (SSDI) provides support for individuals with disabilities who have worked or paid into the Social Security system through FICA taxes. There is no minimum age for receiving SSDI benefits, but applicants must meet strict eligibility requirements, including work credits and documentation of meeting SSA's definition of disability.

Supplemental Security Income (SSI) provides support for individuals with a disability (including children) who have not worked or who have not earned the required work credits but still meet SSA's definition of disability. There are additional citizenship/legal residency requirements, income and resource thresholds, and living arrangement qualifiers that may affect payment or eligibility. Individuals who qualify for SSI typically also qualify for state Medicaid benefits based on income level.





Social Security Disability

Also known as SSD, SSDI, Social Security Disability Insurance, Title II or simply “Social Security.”

Wage earners must have accrued sufficient “quarters of coverage.”

Benefits to worker’s (wage earner) family:
Spouses: If at least age 62, or if caring for either a child under 16 or a disabled child of the worker.

Divorced Spouses: If the marriage lasted at least 10 years, and the person is 62 years old or older and remains unmarried.

Child: If under age 18 (or under 19 if a full-time high school or elementary student) and dependent unmarried child of an insured eligible worker.

Disabled Adult Child: Adult Children (18 or older) of a retired, disabled, or deceased worker, if the disability began before the age of 22.

From the date one becomes disabled, there is a five-month waiting period prior to the receipt of benefits.

Provision for payment up to 12 months before the date of application.

Only Worker’s Compensation or other Federal or State disability payments may affect payment level.

No resource limits

Checks are paid one month behind, i.e. check received on May 3 is recipient’s April check.



Supplemental Security Income

Also known as SSI or Title XVI

No work history is required.

No family member of the SSI recipient will be eligible for SSI benefits unless the family member independently establishes eligibility for SSI.

No waiting period. An individual may receive benefits from the date of application of benefits.

Only paid the first day of the month following month of application.

Any income (earned or unearned) can affect benefit (after applying income disregard and exclusion).

Resources must be below \$2,000 for an individual and \$3,000 for an eligible couple.

Checks are paid for the month in which they are received.

Source: <http://www.acces.nysed.gov/vr/21000-serving-individuals-who-receive-ssdisi-policy#comparable>



Applying for Social Security Benefits

Eligibility process for adults with disabilities

Adults with disabilities are eligible for both SSI and SSDI, providing that certain qualifications are met, which include:

- The Social Security Administration uses a five-point consideration process to determine if applicants meet the agency's definition of disability.
- The five considerations are:
 - Are you working?
 - Is your condition "severe"?
 - Is your condition found on the list of disability conditions?
 - Can you perform the work you did previously?
 - Can you perform any other type of work?

Adults must meet SSA's definition of disability, which states:

- You can't do work that you did before the disability or any other "substantial work."
- Your work can't be adjusted, or accommodations can't be made to permit you to remain in the workplace.
- Your disability has lasted or is expected to last a year or more, and is anticipated to continue or progress.

As an adult, your SSDI benefits depend on your employment history and whether you have accumulated enough work credits to qualify.

- You can qualify as a Child Disability Benefit (CDB) adult based on your parent/guardian's employment history/ ability.
- Adults also can be eligible for SSI if they have not worked under FICA-covered employment, if they don't have enough work credits for coverage, or their benefit rate is low and can be supplemented.
- Benefits may continue until you can work at substantial gainful work levels or there is a medical review that shows your medical condition has improved.



Applying for Social Security Benefits (continued)

Application process for adults with disabilities

To apply online: <https://www.ssa.gov>

- Review SSA's Disability Checklist Form to gather all necessary materials before applying.
- Complete Online Benefit Application.

What you'll need:

- Information about you — date of birth, Social Security number, bank information, reported income in previous years,
- Name(s) and address(es) of employer(s), military service papers (if applicable), name and Social Security number along with dates of marriage/divorce and record of earnings
- Information about medical condition — medical records, detailed information about illness, any filed worker's compensation

Interview

An interview is scheduled after all documentation has been submitted.

- The interview can take anywhere from one hour to 90 minutes.
- Interview may be held on the phone or in person at a local Social Security office.
- Availability for interviews is limited, so you are encouraged to keep your appointment and be on time.

Review process

The Social Security Administration reviews applications to make sure all requirements are met. The application is then sent to your state's Disability Determination Services office, which determines whether you meet the SSA disability requirements. More documentation may be requested by the disability determination specialist at this office (e.g., medical records, vocational rehabilitation history, school records, etc.).

Appeals process

Many Social Security applications are denied when first submitted, so don't be discouraged if your initial claim is denied. There are several mechanisms for filing an appeal, all of which have limited time frames (and in most cases the appeal must be presented within 60 days of your receipt of the denial notice).



Applying for Social Security Benefits (continued)

Appeals process (continued)

- If the claim was denied for a medical reason, complete and submit the Appeal Request and Appeal Disability Report (online). The appeals process requires more thorough and updated employment and/or disability status information.
- If the claim was denied for a nonmedical reason, contact your local Social Security office. There are four stages in the appeals process in most cases. Some states or areas of states eliminate the reconsideration appeal and go directly to the administrative law judge hearing level.
- The four stages are:
 - Reconsideration
 - Administrative law judge hearing
 - Appeals council review
 - Federal district court hearing

Receiving benefits while working

People with disabilities are encouraged to try to work while receiving SSA benefits. Each program — SSDI and SSI — has specific work incentives that encourage recipients to work:

A “trial work period” of nine months allows you to receive benefits and see if you are able to return to work. You will have to report earnings and medical status, as your earnings may increase, decrease or stop. It is important to note that income calculations are based on an average salary. College students within the MDA community often have been surprised to learn that a paid summer internship (that represented a salary of only two months) impacted their eligibility for benefits. Be sure to meet with a Social Security benefits specialist for more details on how to avoid this situation. If you feel comfortable working and continue to do so past the “trial work period,” you may still receive benefits if you make less than the “substantial gainful activity” level of \$1,470 a month. If you made more than \$1,470 in 2023, your benefits will be suspended and may be terminated. Other SSDI and SSI work incentives can be located at <https://www.SocialSecurity.gov/work>

Compassionate Allowances List

The Compassionate Allowances program covers a list of diseases that have been designated by SSA as catastrophic enough that applicants always qualify for disability benefits, even if they appear physically strong and are still walking on the day they apply. It’s hoped that the program will reduce wait times for those applicants to a matter of days. The SSA website has a list of diseases that apply.

