

What You Need To Know About Applying For SSI And SSDI



SSI: Supplemental Security Income

SSDI: Social Security Disability Insurance

WHAT IS IT?

Supplemental Security Income provides minimum basic financial assistance to older adults and persons with disabilities (regardless of age) with very limited income and resources. Federal SSI benefits from the Social Security Administration are often supplemented by state programs.



Social Security Disability Insurance supports individuals who are disabled and have a qualifying work history, either through their own employment or a family member (spouse/parent).

WHAT ARE THE ELIGIBILITY CRITERIA?

Age (65+) *OR* blindness (any age) *OR* disability (any age) *AND* limited/no income and resources. You must have a condition that will prevent you from working for a minimum of 12 months.



Disability *AND* sufficient work credits through own/family employment. You must have a condition that will prevent you from working for a minimum of 12 months.

WHAT ARE THE BENEFITS?

Monthly benefit payments based on a specific financial need calculation and Medicaid.



Monthly benefit payments based on a calculation of the amount of Social Security taxes you have paid from your income while working and Medicare.

WHEN DO BENEFITS BEGIN?

1st full month after the date the claim was filed or if later, the date found eligible for Supplemental Security Income.



Not until the 6th full month of disability; the five-month "blackout" or "waiting" period begins with the 1st full month after the date SSA decides the disability began.

AVERAGE BENEFIT (MONTHLY)

\$574.73 (as of Jan. 2020)*
**this figure is without a state supplement*



\$1,384.19 (as of Jan. 2020)

QUALIFICATIONS FOR HEALTH INSURANCE

Automatically qualifies for Medicaid upon receipt of Supplemental Security Income.



Automatically qualifies for Medicare after a 24-month waiting period from time benefits begin (no waiting period for persons with ALS).

FAMILY MEMBERS' ELIGIBILITY

Must qualify on their own.



They can be eligible as spouses, children, and parents.