

Social Security Programs for People with Disabilities

Social Security has two disability benefits programs with very different rules.

Supplemental Security Income (SSI) provides cash benefits to people with disabilities who have low income and resources with little or no work history. SSI is based on a financial need.

SSI Snapshot

- SSI is a means-tested program - based on financial need of people with disabilities with low income and resources.
- Maximum monthly payment is \$750 (individual)/ \$1,125 (couple) [2018 figures].
- Amount of cash benefit is based on financial need and details of living situation.
- SSI cash amount is determined by a formula
- \$2,000 (\$3,000 for couples) resource limit
- Medicaid automatically starts with benefits and continues as long as SSI eligible.
- *An individual usually has more money by going to work.*

Social Security Disability Insurance (SSDI) provides cash benefits to people with disabilities who qualify because of their work history or the work history of a spouse or parent.

SSDI Snapshot

- SSDI is social insurance paid into through FICA taxes.
- Eligibility and cash benefits are based work history and amount paid into the system.
- Benefits can be based on individual work history or that of a deceased or retired spouse or parent.
- Medicare automatically starts 24 months after benefits start.
- Medicare continues as long as a cash benefit is received and for up to 7 years 9 months after cash benefits stop.
- Based on work earnings and phase of work, cash benefits are either received or not.
- The rules are different at each phase of work.
- If benefits stop due to earnings, they can be restarted without reapplying.

Some people qualify for both programs. If you receive benefits from Social Security but are not sure from which program, order a free Benefit Planning Query (BPQY) at your local Social Security office (<https://secure.ssa.gov/ICON/main.jsp>) or by calling 1-800-772-1213 or 1-800-325-0778 (TTY).