

Comparison of Social Security Disability Insurance, Supplemental Security Income, and HHS Disability Determination

Social Security Disability Insurance (SSDI)

Disability is decided by the Social Security Administration.

What is SSDI?

SSDI is for people who have worked and paid Social Security taxes from their paycheck.

- Monthly Cash Benefits
 - Gives you money each month if you cannot work because of a disability.
 - The amount is based on your past work and earnings.
- Medicare Health Coverage
 - After 2 years on SSDI, you get Medicare (Parts A and B).
- Dependent Benefits
 - Family members (like children or a spouse) may get benefits from your record.
- Helps Your Retirement
 - Time on SSDI still counts toward Social Security retirement.
 - This protects you from losing money when you retire.
- Cost-of-Living Raises
 - Payments go up each year to keep up with rising costs.

Supplemental Security Income (SSI)

Disability is decided by the Social Security Administration.

What is SSI?

SSI is for people with low income and few resources. You can qualify even if you have never worked.

- Monthly Cash Assistance
 - Gives you money each month to help pay for food, clothing, and shelter.
- Medicaid Health Coverage
 - In Iowa, if you get SSI, you also get Medicaid.
- Other Help
 - SSI often makes you eligible for food assistance (SNAP), housing help, and other programs.
- Support for Children and Seniors
 - Children with disabilities can get SSI.
 - People age 65+ with low income may also qualify.
- No Work Needed
 - You do not need past work history to apply.

Combined Benefits

- Some people get both SSDI and SSI (this is called “concurrent benefits”).
- This can give you more income and quicker access to Medicaid while you wait for Medicare

HHS Disability Determination

- Iowa HHS contracts with Disability Determination Services to decide if you meet the rules for disability.
- You do not need work history.
- Decisions can be made for both children and adults.
- This choice does not give money benefits.
- It only helps us decide if you qualify for Medicaid.

Learn more at the [Iowa HHS Disability Determinations Webpage](#)

Link Resources

<https://www.ssa.gov/apply/ssi>

<https://www.ssa.gov/ssi>

<https://www.ssa.gov/disability>

<https://www.ssa.gov/apply?benefits=disability&age=adult>

<https://hhs.iowa.gov/medicaid/apply-medicaid/eligibility/disability-determination-process>