

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) Comparison

Description	Title XVI - Supplemental Security Income (SSI)	Title II - Social Security Disability Insurance (SSDI)
Eligibility	Eligibility based on Age (65+) or blindness or disability at any age with limited income and resources	Disability and sufficient work credits through employment
Funding	Funded by federal tax dollars, not Social Security trust funds	Entitlement program based upon insured status
Monthly payment amount	Needs-based program based upon financial eligibility. Resource limit is \$2000/\$3000	Based on contributions to the Social Security trust fund. No resource limit
Health Insurance Coverage Provided	Comes with Medicaid coverage	Medicare entitlement begins after you have received SSDI for 24 months.
Impact of Income	Benefit amount is impacted by most income	Monthly amount is impacted only by beneficiary's wages
Receipt of Payment	Typically received on 1st of month	Typically received on 3rd of month

Basics of SSDI

SSDI program pays benefits to you and certain family members if you have worked long enough and paid into Social Security through your taxed earnings. You must also meet the Social Security Administration's definition of having a disability.

Qualifying disabilities mean you are unable to work and engage in 'substantial gainful activity' due to your medical condition, you cannot do the work you previously did or change work due to the medical condition, and your condition is expected to last for at least a year or result in death.

Monthly benefits will be paid to those who cannot work for a year or more due to a disability.

Determining Qualifying Disability

If an applicant has enough work to qualify, a step-by-step process is used to determine if there is a qualifying disability. Substantial Gainful Activity (SGA) is demonstrated by earnings averaging over \$1550 a month (for 2024). For more information on how disability is determined, check the Social Security [website](#).

1. Is the person working?
 - a. If they are working at SGA or higher, application will be denied.
 - b. If they are not working at all or under SGA, continue to next step.
2. Does the applicant have a severe impairment that significantly limits their physical or mental ability to do basic work activities?
 - a. Objective medical evidence is used.
 - b. Impairment is considered severe if it significantly impacts ability to do basic work activities.
3. Does the applicant have an impairment that meets or medically equals a social security listing (list available online).
 - a. If the impairment meets or medically equals a listing, the applicant is approved.
 - b. If the applicant does not meet or medically equal a listing, a Residual Functional Capacity (RFC) assessment is conducted.
4. Is the applicant able to do their past work?
 - a. The RFC will be used to determine if the applicant is physically and mentally able to do types of work they have done in the past.
5. Is the applicant able to do any other kind of work?
 - a. Consider any RFC limitations, vocational factors such as age, education and work experience and the national job market.

Special Situations

The majority of individuals receiving benefits are workers who qualify on their own but there are several other situations that could be benefits eligible:

- Blind or have low vision
- The survivor meaning the spouse, child or parent of a worker who passes away
- Benefits for children with disabilities

- Benefits for wounded warriors and veterans

Application Information

You can apply for SSDI benefits online or by calling the local Social Security office.

- Birthdate and place of birth
- Name of current spouse, their birth date, dates of marriage, name of prior spouse
- Names and dates of birth for children
- U.S Military Service branch and service period dates
- Employer details for current year and prior 2 years
- Alternate contact who knows about your medical condition and can help with claim
- Information about doctors, healthcare professionals, hospitals and clinics including dates of medical tests and medication information
- Information about other medical records such as vocational rehabilitation, workers compensation, an attorney etc.
- Job history including the date medical condition impacted ability to work, types of jobs and types of duties performed
- Education and training including highest grade in school and dates of training

Work Support and Protections

With the goal of transiting people back to work, special rules and work incentives are in place to provide continued benefits and health care coverage during transition periods. The trial work period allows recipients to work for at least 9 months with full benefits, reporting the work activity. The Social Security free and voluntary Ticket to Work Program supports career development for individuals receiving disability benefits. Participants remain benefits eligible and retain their health coverage. If benefits are later stopped due to earning levels but later are no longer able to work due to the medical condition, recipients can use expedited reinstatement to regain benefits without a new application. If working with an approved service provider through Ticket to Work, recipients will not have to complete a medical review.

Appeal Process

Reconsideration

- Must be requested within 60 days of the date of the written notice of initial determination.
- Consists of a form that can be completed online or mailed.

Administrative Law Judge (ALJ) Hearing

- Must be requested within 60 days of the date of the reconsideration determination.
- This may involve vocational experts, witnesses, medical experts, etc. testifying at the request of the ALJ.
- ALJ may request more medical evaluations which will be paid for by SSA.
- This is typically the time when individuals need a legal representative.
- More information on the SSA's Hearing Process can be found on the Social Security website on the [Hearing Process page](#).

Appeals Council Review

- A request for an Appeals Council review must be made within 60 days of the notice of the hearing decision.
- Additional evidence can be provided to the Appeals Council.
- More information on the appeals process can be found on the Social Security website on the [Appeals Process page](#).

Federal Court

- The U.S. District Court will review the evidence and final SSA decision.
- They will either support the decision or send the case back to SSA and the ALJ may be ordered to hold a new hearing.

Wage Reporting

Once receiving SSI or SSDI, any changes in income must be reported to the Social Security Administration. Reporting changes timely will assist in accurately adjusting the payments and reducing the risk of overpayment.