

Basic SSI and SSDI Information



There are two separate programs that are managed by the Social Security Administration (SSA): Social Security Disability Insurance (**SSDI**) and Supplemental Security Income (**SSI**). These two programs share many concepts and terms. However, there are also many very important differences in the rules affecting eligibility, benefit payments, health insurance and work incentives.

The focus of this manual is to provide information and resources about the SSI program; however, we will provide a brief overview of the SSDI program and the corresponding work incentives throughout this manual. It is possible for recipients to receive both SSI and SSDI at the same time. In this case, the work incentives are more complex and it is important to consult a Benefits Specialist when considering how employment will effect your cash or medical benefits. The information provided here about SSDI is not intended to be comprehensive, so it is important to obtain additional information to fully understand the program and the interplay of SSI and SSDI.

What are SSI and SSDI?

SSI: This is a needs based program that provides cash and/or medical benefits (Medicaid) to people who are aged, blind, or have a disability (including children under age 18) who have limited income and resources. SSI is also referred to as Title XVI, and is funded through the general revenue.

To be eligible for SSI based on a medical condition you must:

1. Have little or no income or resources (see “Overview of SSI” for details);
2. Be considered medically disabled;
3. Be not working or earning less than SGA (\$1170/month in 2017);
4. Be a U.S. citizen or meet the requirements for non-citizens;
5. Have a disability that is expected to last at least a year or to result in death.

SSDI: This program provides cash and/or medical benefits (Medicare) to people who are blind or have a disability and are “insured” by workers’ contributions to the Social Security trust fund. SSDI monies come from the FICA social security taxes they’ve paid from their earnings.

To be eligible for SSDI you must:

1. Have worked and paid Social Security taxes (FICA) for enough years to be covered; or be the worker’s widow(er) or “disabled adult child” (DAC). Among the requirements for a disabled adult child, the individual must be unmarried, is or was dependent on parent, age 18 or over, and the disability must have begun before age 22;
2. Meet SSA’s definition of medically disabled; and
3. Not be working or earning less than SGA (\$1170/month in 2017).