




Understanding Social Security Disability (SSDI) and Supplemental Security Income (SSI)







Produced at U.S. taxpayer expense

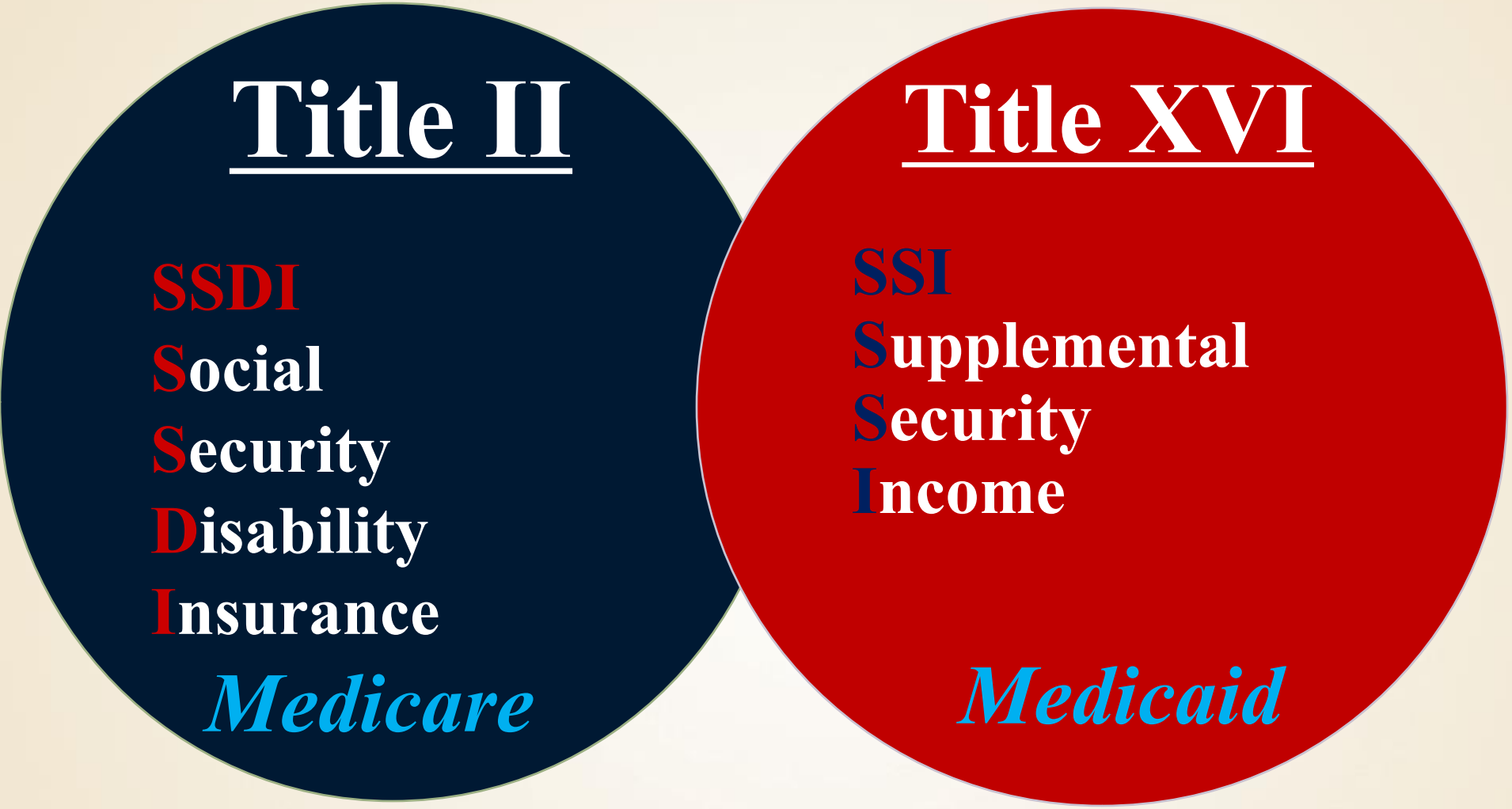
SSDI vs. SSI

Definition of Disability

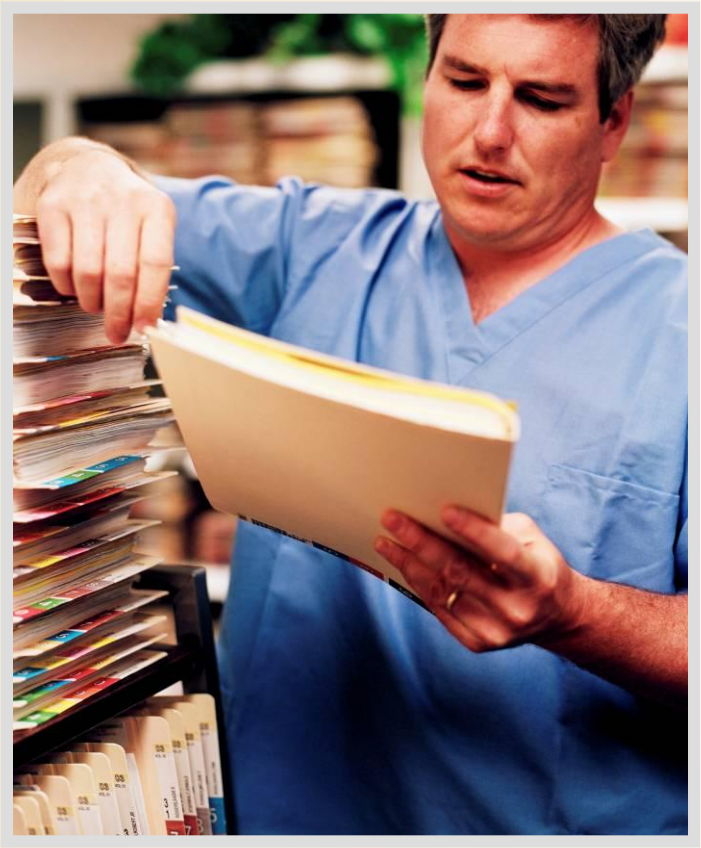
SGA

DISABILITY PROGRAMS

Disability Programs



Social Security's Definition of Disability

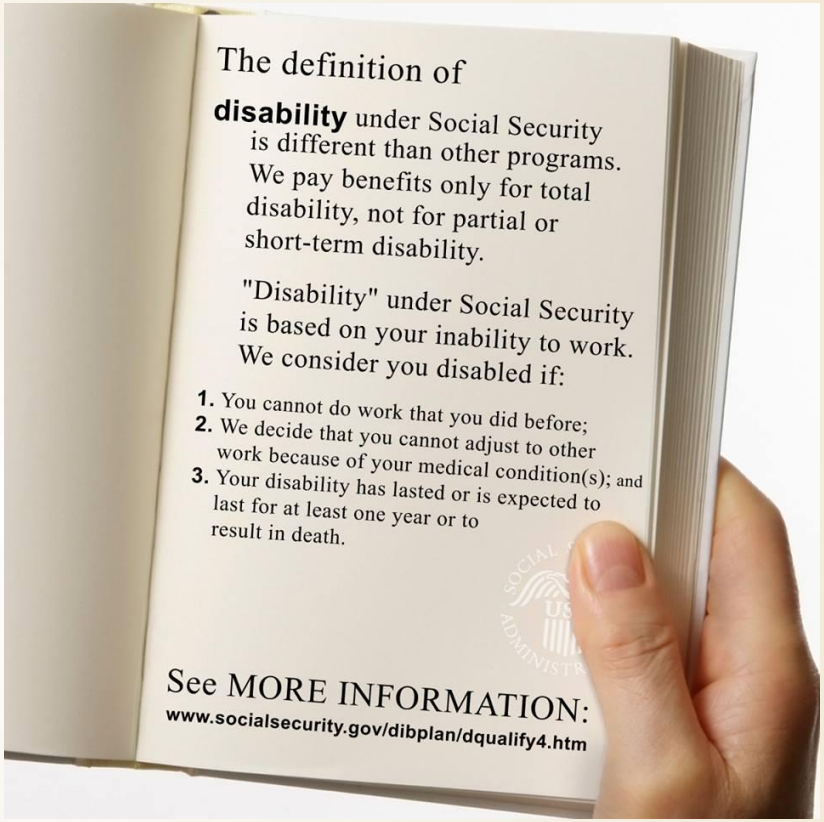


A medical condition or combination of impairments preventing substantial gainful activity for at least 12 months, or expected to result in death. The determination also considers age, education & work experience.

What is Substantial Gainful Activity (SGA)

- Work is “substantial” if it involves doing significant physical or mental activities or a combination of both.

- If your impairment is anything other than blindness, earnings averaging over $1,690 a month generally demonstrate SGA. Blind SGA is $2,830.



Work Requirements

Onset Date

Family Benefits

SOCIAL SECURITY DISABILITY (SSDI)



Requirements for Getting Disability Benefits

To be eligible for disability benefits, you must meet two different earnings tests:

- a recent work test, and
- a duration of work test.

Note: Certain blind workers have to meet only the duration of work test.

Rules for Recent Work Test

If you develop a disability	You generally need
In or before the quarter you turn age 24	1.5 years of work during the three-year period ending with the quarter you develop a disability.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you develop a disability.
In the quarter you turn age 31 or later	Work during five years out of the 10-year period ending with the quarter your disability began.

Rules for Duration of Work Test

If you develop a disability	Then you generally need
Before age 28	1.5 years of work
Age 30	2 years
Age 34	3 years
Age 38	4 years
Age 42	5 years
Age 46	6 years
Age 48	6.5 years
Age 50	7 years
Age 52	7.5 years

NOTE: *This table doesn't cover all situations.*



When should I apply for disability benefits?

- Apply as soon as you develop a disability.
- Processing an application for disability benefits can take six to eight months.
- We may be able to process your application faster if you help us by getting any other information we need.



Importance of the Onset Date

- The Onset Date is the first day the individual meets the definition of disability.
- The Alleged Onset Date is always the date the applicant alleges they became unable to work because of their medical condition. This is a starting point for Social Security. The date could change due to other circumstances.
- If there is work activity after that date, the onset date may be different.
- Sometimes, in that instance, a Work Activity Form may need to be completed to evaluate the work.



5 Month Waiting Period

- A five-month waiting period applies to almost **all** SSDI beneficiaries, regardless of the disabling condition. (exception: ALS)
- Payment begins the sixth full month after the date we find your disability began (onset date).
- For example, if your onset date is June 15, 2023, your first benefit would be paid for the month of December 2024, the sixth full month of disability.
- Benefits are paid a month behind. So, the December benefit would be paid in January 2025.



Retroactivity

A person may be eligible for up to 12 months of retroactive benefits

Example:

- Disability began on 09/10/2023.
- Five month waiting period makes the first month of eligibility 03/2024.
- However, beneficiary doesn't file until 01/22/2026.
- If approved, we cannot pay all the way back to 03/2024, only back one year to 01/2025.



Medicare

- Medicare coverage automatically begins after being entitled to disability benefits for 24 months.
- Example: Month of eligibility is 01/2023 – Medicare A&B effective 01/2025
- We will send you information about Medicare several months before your coverage starts.



Note: *People who have permanent kidney failure requiring dialysis or a transplant or have amyotrophic lateral sclerosis (Lou Gehrig's disease) may qualify for Medicare almost immediately.*



SSDI: Benefits for the Family

Spouse

- At age 62
- At any age if caring for child who is under 16 or disabled
- Divorced spouses may qualify

Child

- Not married under age 18 (under 19 if still in high school)
- Not married and disabled before age 22

Note: It is important to include name of spouse/children on application at time of filing to serve as protective filing for potential benefits.

SSI Explained

Eligibility Factors

Income & Resources

Living Arrangements

SUPPLEMENTAL SECURITY INCOME (SSI)



Supplemental Security Income (SSI)

Supplemental Security Income (SSI) pays monthly benefits to individuals with limited income and resources –

- **Aged - 65 or older**
- **Blind - any age**
- **Disabled - any age**

- 2026 Monthly Benefit Amount = **$994**
- It provides cash to meet basic needs for food, clothing, and shelter

ssa.gov/benefits/SSI



Requirements for Getting SSI

- Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Where you live- must live in the U.S., or Northern Mariana Islands. If you're not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.

Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	ABLE Accounts

Individual Limit: $2,000 / Couples Limit: $3,000

Types of Income

Income Type	Definition
Earned Income	Wages, self-employment- Income received from working.
Unearned Income	Income received from non-working sources.
In-Kind Income	Shelter that you get for free or for less than its fair market value.
Deemed Income	The part of the income of your spouse with whom you live, your parent(s) with whom you live, or your sponsor (if you are a noncitizen), which we use to compute your SSI benefit amount.

Earned vs. Unearned Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veteran's benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends

How Income is Calculated

Earned

Total monthly income
= $385 (Gross wages)

1) $385 (Gross wages)
-85 (Not counted $65 and $20*)
=$300 divided by 1/2 =$150
(Countable income)

2) $994 (SSI Federal benefit rate)
-150 (Countable income)
=$844 (SSI Federal benefit)

*$20 excluded only if no unearned income

Unearned

Total monthly income
= $385 (SSDI Benefit)

1) $385 (SSDI benefit)
-20 (Not counted)
=$365 (Countable income)

2) $994 (SSI Federal benefit rate)
-365 (Countable income)
= $629 (SSI Federal benefit)



Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally $30/month maximum
- In a group care or board and care facility



Securing today and tomorrow

How to Apply

What Happens Next

APPLICATION PROCESS



How to Apply for Benefits

Online at **www.ssa.gov**

Call 1-800-772-1213, 8 a.m. to 7 p.m. Monday through Friday, to make an appointment at your local office



Who is Completing the Application?

Social Security

The Official Website of the U.S. Social Security Administration

Apply for Benefits

Who Is Completing This Application?

Tell us information about the person completing this application:

- ○ I am applying for myself.
- ○ I am helping someone who is not with me, and therefore cannot sign the application at this time.

Next | Previous



What Happens Next?

- Social Security will forward the application to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.
- The DDS will make a decision and send a notice to the applicant with the determination information.



Application for Homeless

Social Security defines "homeless" as:

A **transient –** an individual with no permanent living arrangement, i.e., no fixed place of residence. A transient is neither a member of a household nor a resident of an institution.

If an individual is homeless, the application may be expediated when being processed by DDS.



Disagree With The Medical Decision?

If you were recently denied for Social Security Disability or Supplemental Security Income, you can appeal the decision within 60 days of the date on your decision notice.

ssa.gov/apply/appeal-decision-we-made

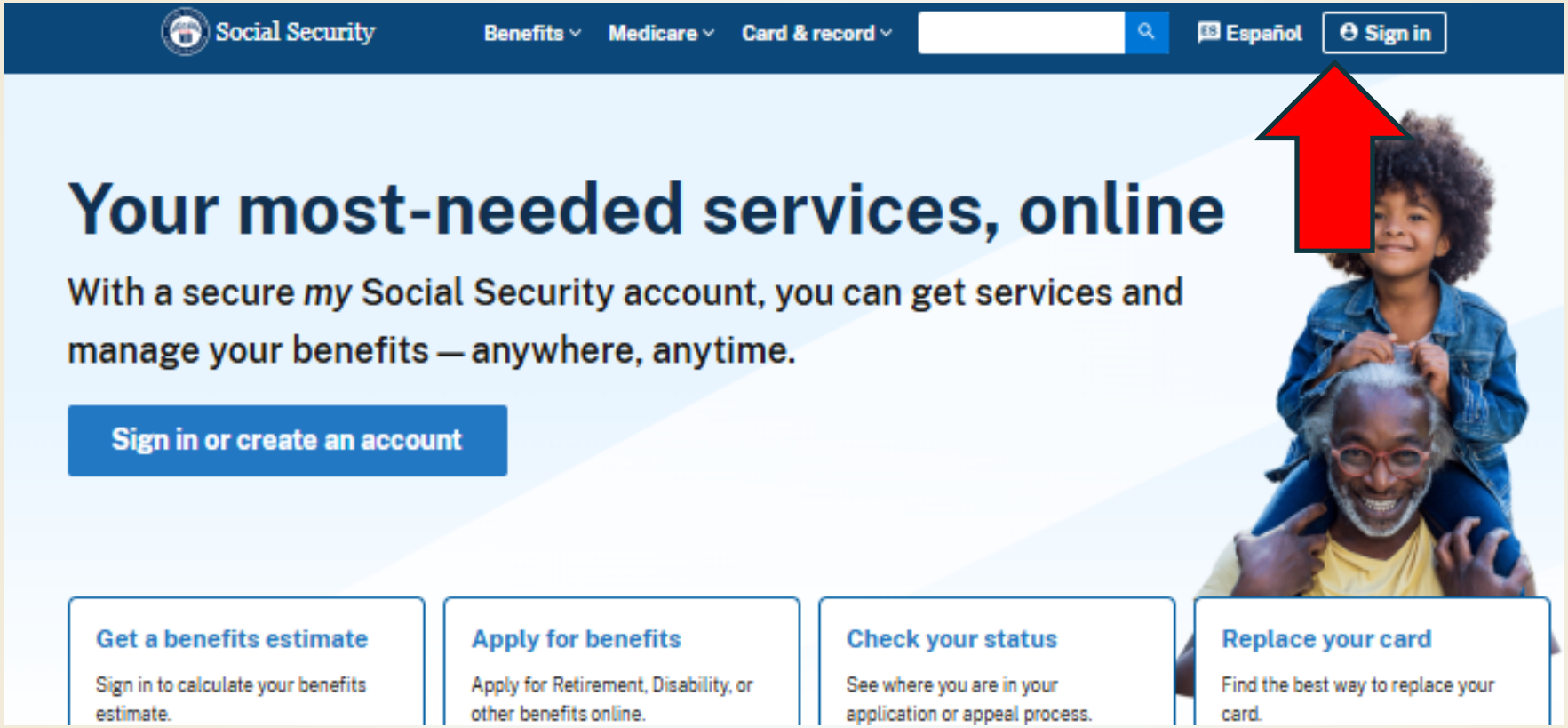


Securing today and tomorrow

my Social Security Account
Automated Phone Service

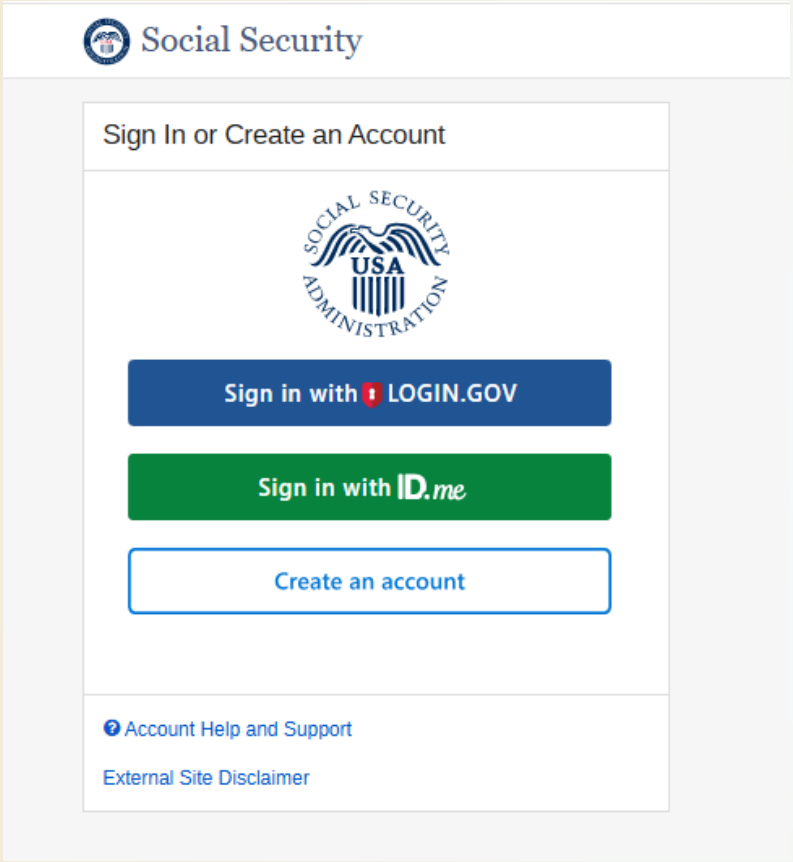
ONLINE RESOURCES

my Social Security



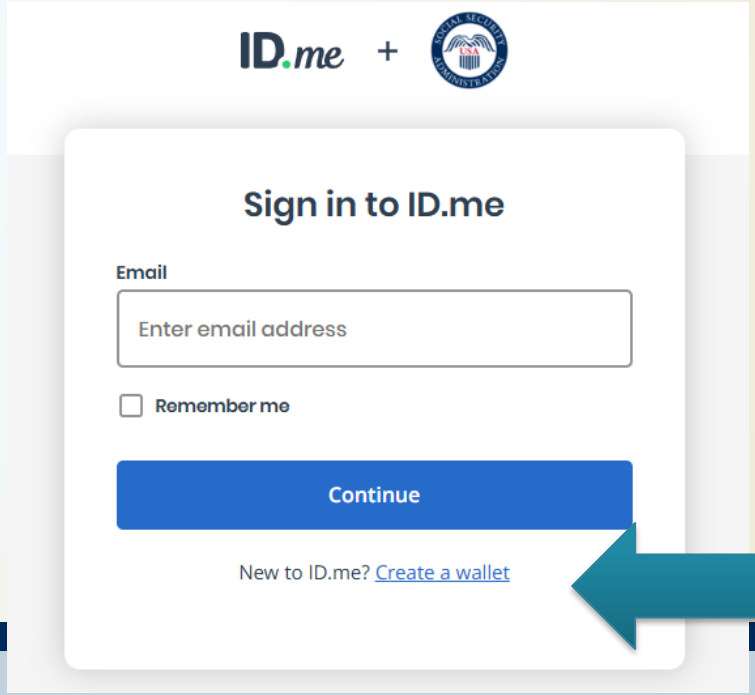
www.ssa.gov

Sign in or Create an Account



By selecting, “Create an Account,” users will automatically be directed to Login.gov.

If a user would like to create an account with ID.me, select, “Sign in with ID.me” and “Create a wallet.”

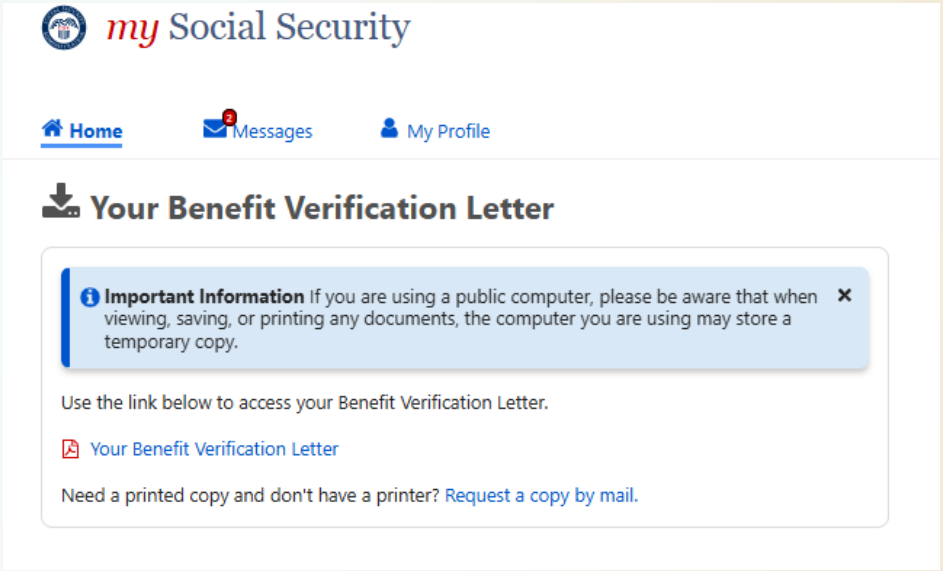




Benefit Verification

Customers can download the PDF to print or save to email an electronic copy; or request a copy by mail.

Need Medicare ID number? Download the benefit verification!

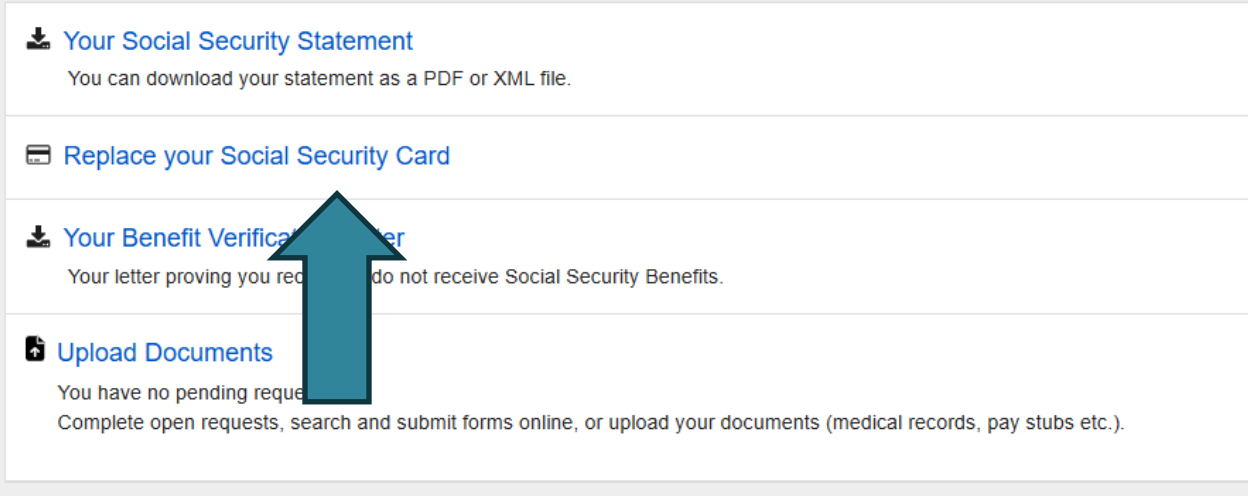




Replacement Social Security Card through my Social Security Account

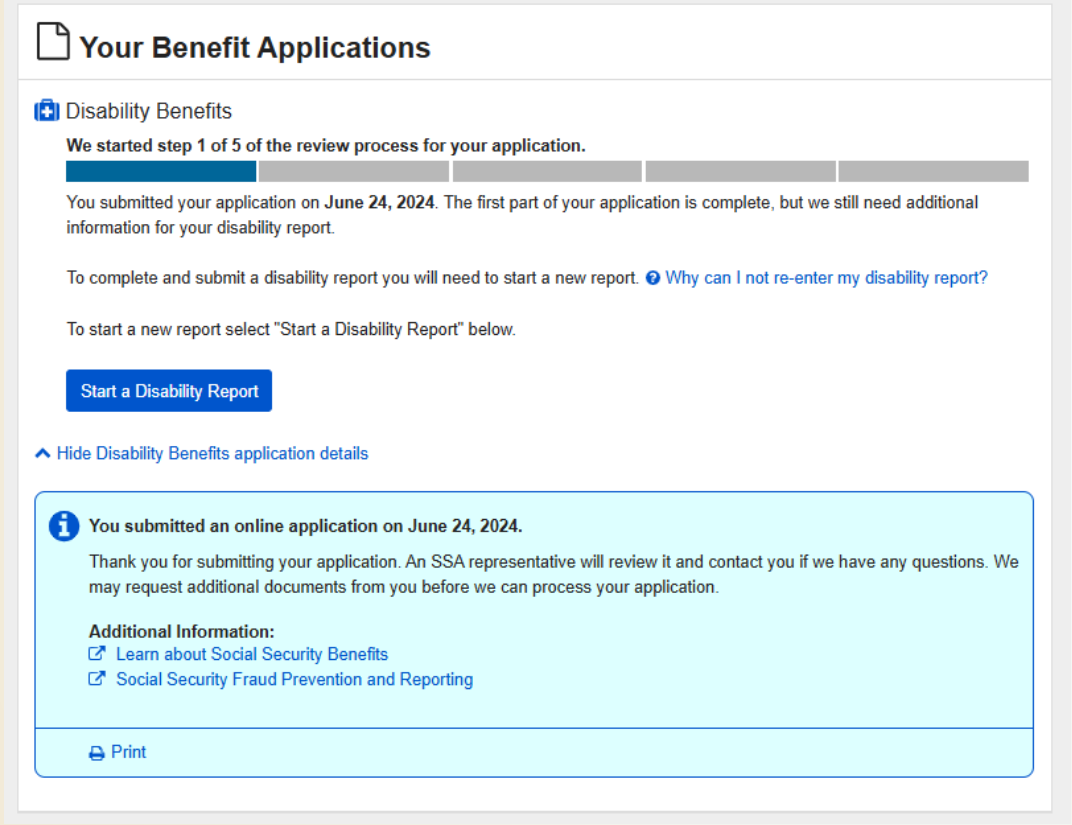
Who can request a replacement card online through their my Social Security account?

- U.S. Citizens
- 18 years or older
- No-change replacement card or a name-change due to marriage.





Check Status of Application

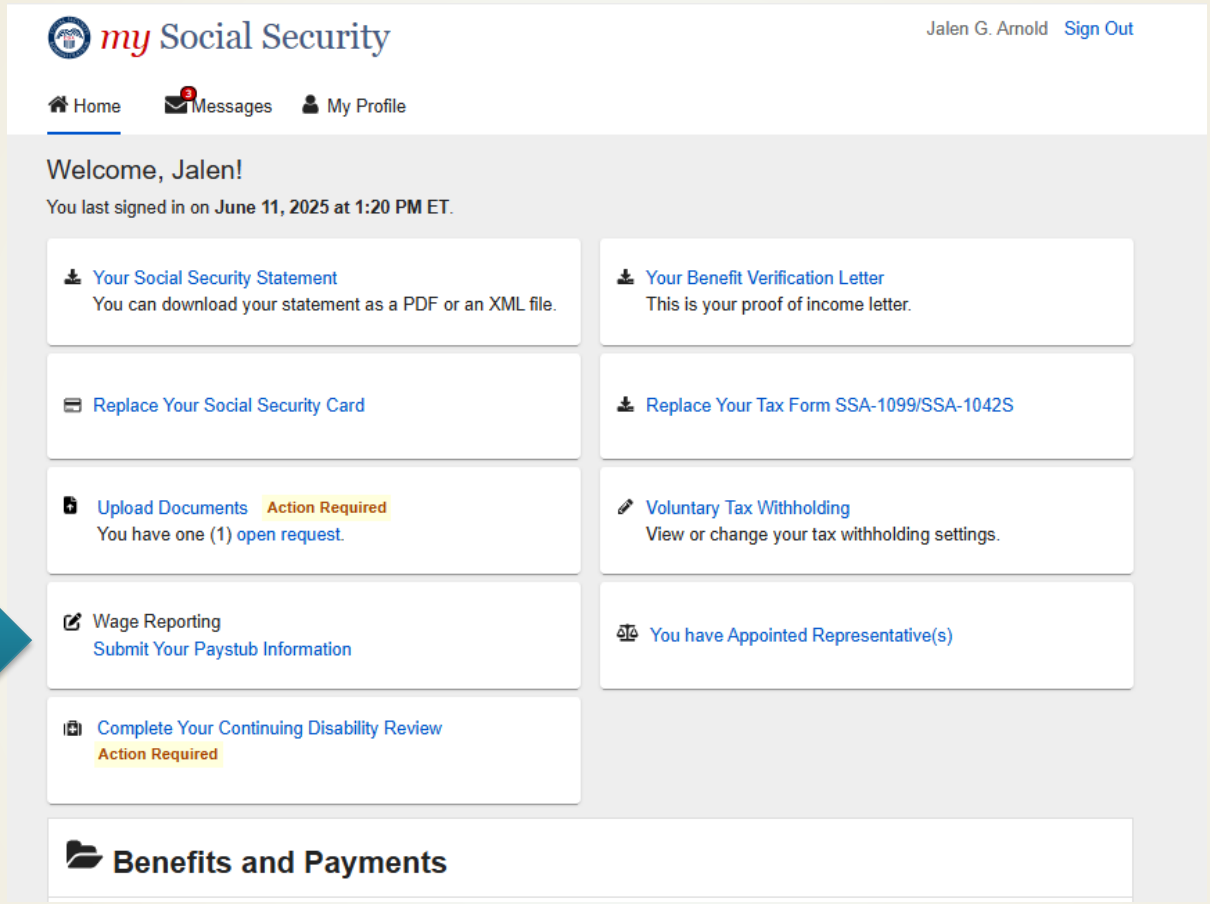


This example shows status of a Disability application.

Individuals can also check status of retirement applications, Medicare, and appeals.

Wage Reporting





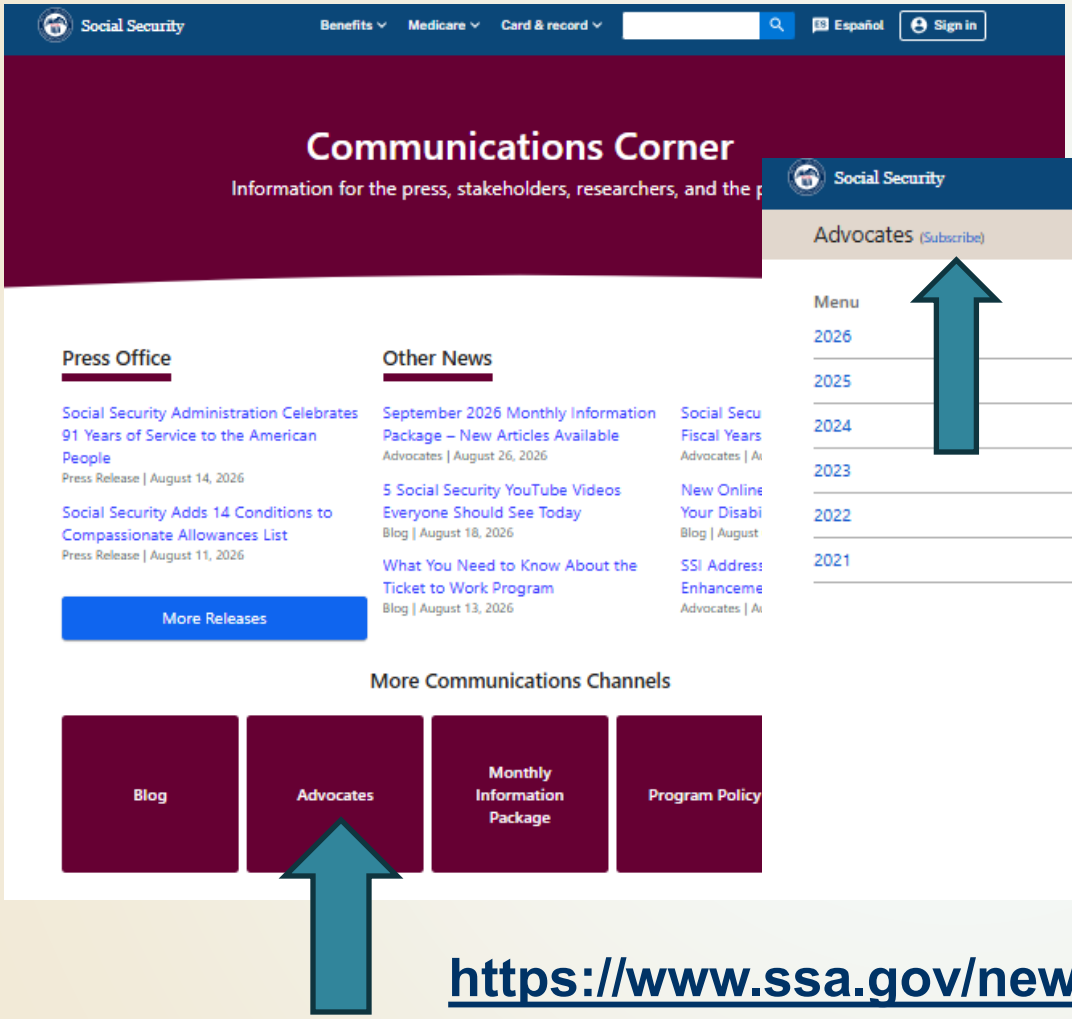


Automated Telephone Services

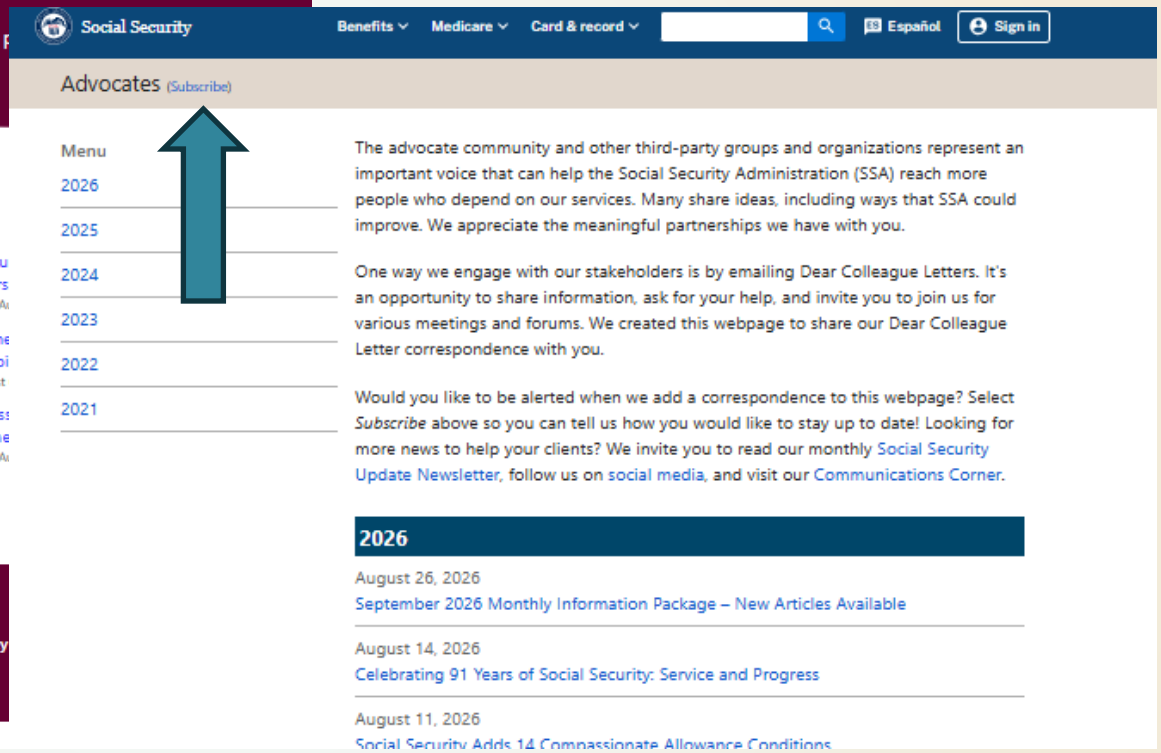
- Request a Benefit Verification Letter (Proof of Income)
- Replacement 1099
- Replacement Medicare Card
- Claim Status
- Change Address/Phone Number (Social Security Beneficiaries)

Note: Direct Deposit changes cannot be made over the phone.

Social Security for Advocates



Subscribe for updates!



https://www.ssa.gov/news/en/



Contact Information

Visit the website

www.ssa.gov

Call the toll-free number

1-800-772-1213

Specific questions can be answered from 8 a.m. to 7 p.m., Monday through Friday. Information is provided by automated phone service 24 hours a day.

If deaf or hard of hearing, call Social Security's TTY number, 1-800-325-0778.

Call a local office

To locate your local office phone number, use our Social Security Office Locator: www.ssa.gov/locator. The number may appear under Show Additional Office Information.

Q&A Session

