Federal Disability Insurance: Social Security Disability Insurance (SSDI)/ Supplemental Security Income (SSI)

If you are no longer able to work or are trying to plan ahead in case you become unable to work, you may be looking for information about ways to replace your income. The Social Security Administration (SSA) offers two possible options that may be able to help you, should you qualify.

**NOTE:** The following overview is for adult SSDI and SSI only. The requirements for children’s Social Security benefits are different. For more information about children’s benefits, visit: [https://www.ssa.gov/disabilityssi/apply-child.html](https://www.ssa.gov/disabilityssi/apply-child.html)

**GENERAL OVERVIEW:**

<table>
<thead>
<tr>
<th></th>
<th>SOCIAL SECURITY DISABILITY INSURANCE (SSDI)</th>
<th>SUPPLEMENTAL SECURITY INCOME (SSI)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>QUALIFICATIONS</strong></td>
<td>(1) Age 18 and older AND (2) Must be disabled by Social Security Administration Standards:</td>
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<tr>
<td></td>
<td>1. Inability to work (or perform “substantial gainful activity”)</td>
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<td>2. Due to a severe medical condition</td>
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<td>3. That is expected to last at least 1 year or result in death</td>
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<tr>
<td><strong>DETERMINED BY</strong></td>
<td>Work History</td>
<td>Income and Resources</td>
</tr>
<tr>
<td><strong>BENEFITS PAID BY</strong></td>
<td>6th full month after SSA determines your disability began</td>
<td>1st month after the claim is filed, or if later, then date on which you become eligible</td>
</tr>
<tr>
<td><strong>OTHER BENEFITS</strong></td>
<td>Eligible for Medicare after 24 months of receiving benefits</td>
<td>Eligible for Medicaid (or Medi-Cal for California residents) in most states immediately</td>
</tr>
<tr>
<td><strong>DURATION OF BENEFITS</strong></td>
<td>Long-Term (1+ year)</td>
<td>Long-Term (1+ year)</td>
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</tbody>
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SOCIAL SECURITY DISABILITY INSURANCE (SSDI) – BASIC INFORMATION:

What is SSDI?
SSDI is an income replacement program for people with disabilities who have paid into the Social Security system through work.

What is the SSA’s definition of a “disability?”
The SSA’s definition of an adult with a “disability” is:
1. Inability to engage in a substantial gainful activity (see below)
2. Due to a physical or mental impairment
3. Expected to last at least 1 year or result in death

What is considered to be “substantial gainful activity” (SGA)?
A person who is working and earning more than a certain monthly amount is ordinarily considered to be engaging in SGA. The amount changes yearly, but the SGA amount for 2017 is $1170 per month.

Who is eligible for SSDI?
If you meet the SSA’s definition of disability, you also need to have worked and paid into Social Security for a certain amount of time to be eligible. If you have not paid into Social Security at your job, you may not be eligible for benefits.

Generally, you must meet two different earnings tests:
(1) A recent work test, based on your age at the time you became disabled; AND
(2) A duration of work test to show that you worked long enough under Social Security.

What is the recent work test?
The recent work test looks at your age when your disability began to determine how many years of recent Social Security work history you need. The following table gives some examples:

<table>
<thead>
<tr>
<th>Age Disability Began</th>
<th>Years of Recent Work Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>3-6 months before you turn 24</td>
<td>1.5 out of the past 3 years</td>
</tr>
<tr>
<td>24-30</td>
<td>Half the time between 21 – the age disability began</td>
</tr>
<tr>
<td>31</td>
<td>5 out of the past 10 years</td>
</tr>
</tbody>
</table>

What is the duration work test?
The duration of work test uses your age when your disability began to determine how many years of work you need in total. The following table gives some examples:

<table>
<thead>
<tr>
<th>Age Disability Began</th>
<th>TOTAL Years of Work Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 28</td>
<td>1.5</td>
</tr>
<tr>
<td>30</td>
<td>2</td>
</tr>
<tr>
<td>38</td>
<td>4</td>
</tr>
<tr>
<td>46</td>
<td>6</td>
</tr>
<tr>
<td>52</td>
<td>7.5</td>
</tr>
<tr>
<td>60</td>
<td>9.5</td>
</tr>
</tbody>
</table>
When should I apply?
You should apply for disability benefits as soon as you become disabled. It is important to apply as soon as possible because you can miss out on benefits if you wait too long.

How long will it take?
Processing an application for disability benefits can take three to five months. However, if you have a condition on the Compassionate Allowances list, this approval process can be quicker. (See Compassionate Allowances section below).

What information do I need when I apply?
Some of the information that you will need includes:
- Your Social Security number
- Your birth or baptismal certificate
- Names, addresses, and phone numbers of your doctors, hospitals, and clinics
- Dates of your visits to these medical professionals
- Names and dosage of your medication
- Medical records, including laboratory and test results
- A summary of where you worked and the kind of work you did
- A copy of your most recent W-2 Form, or if you are self-employed, your federal tax returns

What happens when my claim is approved?
You will get a letter of approval from the SSA, which will include the amount of your monthly benefit and the effective date.

How much will I receive?
Your monthly disability benefits are based on your average lifetime earnings. You can check how much your monthly benefit will be by creating an account on ssa.gov or by contacting the SSA.

According to the SSA’s April 2017 report, the average yearly amount received for a disabled worker is $10,279 (about $1,171/month). A full report can be found here: https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/

When will I start receiving my checks?
For SSDI, there is a 5 month waiting period. This means that once you are approved, you will start receiving your first SSDI check in the sixth full month after the date your disability began. For example, if the agency determines that your disability began in January, your first disability benefit will be paid six months later, in July.

What is “back pay?”
You are strongly encouraged to apply for benefits as soon as you become disabled. However, not everyone does so. Fortunately, you do not necessarily lose those months of potential payment. The SSA will pay benefits up to a year prior to your application date. These are called “back payments.”
For example, imagine that your disability began in January 2017, but you waited until September 2017 to apply for benefits, and you were approved in December 2017. You would receive “back pay” for June, July, August, September, October, and November of 2017 in addition to your benefits going forward (up to 1 year of back pay minus the 5 months waiting period).

**When will I get paid?**
Social Security benefits are paid in the following month for which they are due. For example, you will receive your July benefit in August.

**Can my family get benefits?**
Certain members of your family may qualify for benefits based on your work. They include:
- Your spouse, if he/she is age 62 or older
- Your spouse at any age, if he/she is caring for a child of yours who is younger than age 16 or disabled
- Your unmarried child, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be younger than age 18 (or younger than 19 if still in high school)
- Your unmarried child, age 18 or older, if he/she has a disability that started before age 22. The child’s disability must also meet the definition of disability for adults.

**When do I get Medicare?**
You will automatically get Medicare coverage after you have received SSDI payments for 24 months.

**Will I still be able to work if I choose to do so?**
Yes, the Social Security has special rules called “work incentives” that allow you to test your ability to work and still receive benefits.

You can also get free help with education rehabilitation, and training you may need to work through the SSA’s “Ticket to Work” Program. More information can be found here: [https://www.choosework.net/](https://www.choosework.net/)

**Do I need to tell the SSA if I start working?**
Yes, if you take a job or become self-employed, you must inform the SSA right away. For more information, take a look at our handout, “SSA: Trial Work Period.”

For any other general information, visit the SSA’s handbook: [https://www.ssa.gov/pubs/EN-05-10029.pdf](https://www.ssa.gov/pubs/EN-05-10029.pdf)

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**SUPPLEMENTAL SECURITY INCOME (SSI) – BASIC INFORMATION:**

**What is SSI?**
SSI is a program run by the Social Security Administration, offering monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older.
What is the SSA’s definition of a “disability?”
The SSA’s definition of an adult with a “disability” is:
1. Inability to engage in a substantial gainful activity (such as work)
2. Due to a physical or mental impairment
3. Expected to last at least 1 year or result in death

What is considered to be “substantial gainful activity” (SGA)?
A person who is earning more than a certain monthly amount is ordinarily considered to be engaging in SGA. The monthly SGA amount for 2017 is $1170.

Do I qualify for SSI?
Generally, anyone who falls into both of these categories qualifies for SSI:

(1) Age 65 or older
OR
Blind
OR
Disabled

(2) Has limited income
AND
Has limited resources
AND
Is a U.S. citizen or national, or in one of certain categories of aliens

What does “limited income” include?
Income under the SSI includes:
• Money you earn from work
• Money you receive from other sources such as workers compensation and unemployment
• Free food or shelter

What does “limited resources” include?
Resources under the SSI includes:
• Cash
• Bank accounts, stocks, U.S. savings bonds
• Land
• Vehicles
• Personal Property
• Life Insurance

Generally, to be qualified, an individual must have less than $2,000 worth of resources (or $3,000 for couples) to qualify. However, there are a number of things that are exempt, thus do not count toward the resource limit, such as one house and one car. For more information about exemptions, visit: https://www.ssa.gov/ssi/text-resources-ussi.htm

How much will I receive?
The amount you receive depends on your other income and living arrangements. The SSA will tell you in advance if they do change the payment amount.
According to the SSA’s April 2017 report, the average yearly amount received for a recipient is $4,717 (about $542/month). A full report can be found here: 
https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/

Note that some States supplement SSI benefits, so make sure to check if your State is one of those states that adds to the standard SSI amount.

**When will I get paid?**

You will get paid after the first full month after you have applied or have become eligible for SSI.

**Do I need to tell the SSA if I start working?**

Yes, as with SSDI, you must inform the SSA right away if you take a job or become self-employed.

**Are there any other benefits I can receive through Social Security if I am receiving SSI?**

Yes, many people who get SSI may be eligible to receive:

- Social Services (including free meals, housekeeping help, and transportation)
- Supplemental Nutrition Assistance Program benefits (formerly known as food stamps)
- If you have Medicare, your state may pay your premiums, deductibles and/or coinsurance, depending on which state you live in

For any other general information, visit:
https://www.ssa.gov/ssi/

**APPLICATION PROCESS:**

**How do I apply?**

There are two ways to apply: (1) By scheduled appointment or (2) Online.

**By Scheduled Appointment:**

1. Schedule an appointment for an interview by calling one of the following numbers:
   - The SSA’s toll-free telephone number at 1-800-772-1213.
   - If you are deaf or hard of hearing, you can call: TTY 1-800-325-0778.
   - Your local Social Security office. You can search for the nearest location at: https://secure.ssa.gov/ICON/main.jsp
2. The interview can be either at your chosen location or by phone and will take at least 1 hour.
3. Fill out and bring this checklist with you to the interview: https://www.ssa.gov/disability/Documents/SSA-3381.pdf
4. A Social Security representative will interview you and complete an application for disability benefits and an Adult Disability Report.

**Online:**

1. Go to https://secure.ssa.gov/iClaim/dib and complete the application for benefits AND the disability report.

   **NOTE:** This is process may take between 1-2 hours to complete.
You can use this checklist to help you gather the information needed:
https://www.ssa.gov/hlp/radr/10/ovw001-checklist.pdf

2. Schedule an appointment for an interview.
3. Fill out and bring this checklist with you to the interview:
4. During your interview, a Social Security Representative will review your application.
   **NOTE:** Your interview time will be shorter because you completed the documents online

What will I need for my appointment?
Use this checklist to get ready for your appointment:

Keep your appointment even if you do not have all of the information because the representative will help you get any missing information.

For further questions, you can visit: https://www.ssa.gov/disability/Documents/Factsheet-AD.pdf

## COMPASSIONATE ALLOWANCES

**What are Compassionate Allowances?**
Compassionate allowances (CAL) are a way for the Social Security Administration to quickly approve benefits for those applicants whose medical conditions are so serious that their conditions obviously meet the Social Security Administration’s (SSA) disability standards.

**Which conditions qualify for CAL?**
Some cancers are qualified for CAL. A few examples include, but are not limited to:

- Acute Leukemia
- Breast Cancer (with distant metastases or inoperable or unresectable)
- Glioblastoma Multiforme (Brain Cancer)
- Head and Neck Cancers (with distant metastases or inoperable or unresectable)
- Kidney (inoperable or unresectable)
- Liver Cancer
- Non-Small Cell Lung Cancer (with distant metastases or inoperable or unresectable)
- Osteosarcoma (with distant metastases or inoperable or unresectable)
- Ovarian Cancer (with distant metastases or inoperable or unresectable)
- Pancreatic Cancer
- Small Cell Cancer (of the Large Intestine, Prostrate, Thymus, or Uterus)
- Small Cell Lung Cancer
- Thyroid Cancer

A complete list of CAL conditions can be found at:
https://www.ssa.gov/compassionateallowances/conditions.htm

**Is there a section for CAL conditions on the SSA application?**
No, there is not a specific section for CAL conditions on the SSA application, so you would need to write the words “compassionate allowances” everywhere and anywhere you are able to do so on your application and make sure that you include information about any qualifying conditions.
Does a person with a CAL condition automatically get their application approved?
No, a person with a CAL condition does not automatically get their application approved. However, individuals with CAL conditions may receive a decision on their claim much faster, often in a matter of weeks instead of the typical months or years.

Will a person with a CAL condition receive additional money?
No, being diagnosed with a CAL condition simply speeds up the SSA decision process which may provide you with a faster response for your claim.

If I have a condition on the CAL list, will I skip the 5 month waiting period for SSDI?
No, no one gets to skip the 5 months waiting period. Your application will be processed more quickly, but you would still have to wait 5 months from the date your disability began to start receiving benefits.

Further information about CAL can be found at: https://www.ssa.gov/compassionateallowances/

OTHER QUESTIONS:

Can I apply for both SSI and SSDI?
Yes, typically one application will automatically apply you for both SSI and SSDI. If you are eligible for both, you might receive SSI for the first 5 months of your disability, and then switch to SSDI once your waiting period has ended. If your SSDI benefit is low enough, you may be eligible to receive both benefits at once (called “concurrent” benefits). Some states also offer State Disability benefits, so it is a good idea to look into any state disability benefit programs you may be eligible for. State Disability benefits are typically for short term disabilities expected to last less than a year.

Can I apply for SSI or SSDI if I have a partial or short-term disability?
No, the SSA only pays for total disability. No benefits are payable for partial disability or short-term disability.

Can I receive SSI or SSDI and retirement Social Security benefits?
If you are already receiving Social Security retirement benefits, you are not eligible for SSDI. If you are on SSDI benefits and reach full retirement age, your benefits will switch over to retirement benefits automatically. However, if you are receiving Social Security retirement benefits that are very low, you may also qualify for SSI, as SSI provides supplemental income for qualified people over age 65.

Is there another way to increase the likelihood of approval for my claim?
Yes, if you have more than one medical condition, adding them to your application may increase the likelihood of an approval. Use the SSA’s Bluebook to view a complete list of conditions: https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm

It is also a good idea to speak with your health care provider before applying for benefits so that they can look out for communications from the SSA and so that they can be sure to accurately detail your disabilities in your medical records.
What happens if my claim is denied?
If your claim is denied, you should appeal if you believe you are entitled to benefits. Most claims are denied during the initial application. Generally, you do not need a lawyer to apply, but you might wish to hire one to appeal your denial. A more detailed explanation of this process can be found in one of our other handouts, “Social Security Disability Appeals.”

ADDITIONAL RESOURCES:

National Organization of Social Security Claimants Representative
(800) 431-2804
www.nossr.org

Social Security Administration
(800) 772-1213
www.ssa.gov

SSA Benefit Eligibility Screening Tool
https://ssabest.benefits.gov/
(Find out if you could qualify for any SS benefits)

Social Security SSDI Handbook

SSDI: What You Need to Know When You Get SSDI

Social Security SSI Handbook

SSI: What You Need to Know When You Get SSI

Compassionate Allowance Program
http://www.ssa.gov/compassionateallowances/conditions.htm

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