

Comparison of SSD and SSI Disability Benefits

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SOCIAL SECURITY DISABILITY INSURANCE BENEFITS (SSD OR SSDI)	SUPPLEMENTAL SECURITY INCOME DISABILITY BENEFITS (SSI)
Also known as “Title 2” Benefits at the Social Security office.	Also known as Title 16 Benefits.
Strict definition of total disability in all cases. While there are many technicalities, including age, education and vocational skills, the general concept is that to be considered disabled by SSA, medical evidence must show that one is not able to perform any full time job, which is found in the national economy of the United States, for a period of time which lasts at least one year or will sooner result in death.	For adults, SSI uses the same strict SSD definition of disability. (If you were getting "Aid to Permanently and Totally Disabled" in December 1973, less strict standards may apply.) Since children are not required to work in America, a child's SSI disability requires medical evidence which shows very severe limitations in the child's ability to function.

<p>Must be "insured"-must have earned a certain amount of money in the past 10 years and have paid into the Social Security system. If your disability began after age 30, 20 covered quarters, now called credits, are required in the 40 quarters immediately before the onset of disability. For those younger than age 31, fewer covered quarters are required.</p>	<p>No work history is required. This is a federal needs based benefit, for totally disabled persons, who are poor, and who are not insured for SSD disability at all (or for an amount of SSD benefit which, together with any other income available, is below the SSI benefit amount).</p>
<p>Workers' compensation and/or other federal or state or insurance payments may affect or reduce SSD payments in some situations, but there is no other resource or income limitation. SSD is treated much like a property right regardless of one's income or resources.</p>	<p>Must be low income and have limited resources (assets). Resource limits: \$2,000 individual; \$3000 couple. Some resources (e.g., residence, household possessions, and one car used for transportation) are exempt and not counted.</p>
<p>Waiting period: Five full calendar months after the date on which the onset of disability is determined by SSA.</p>	<p>No waiting period. Eligibility for payments begins in the month after application for SSI benefits (or if SSA determines that total disability begins later, the month after the month which contains the date on which SSA determines the onset of disability, whichever date occurs later).</p>
<p>May be eligible for payment up to 12 months prior to application, if disabled during that time, and after application of the five whole calendar month waiting period after the onset of disability.</p>	<p>No retroactive benefits prior to making an application at SSA. May be eligible only as soon as the month after the month of application if considered disabled at that time.</p>

<p>A minor child is only eligible if s/he is the dependent of a worker who is receiving Social Security retirement or Social Security Disability Insurance, or is the survivor of a worker who died and had worked enough quarters to qualify for Social Security benefits. An adult child is only eligible if s/he is disabled themselves, the disability began prior to age 22, and the adult child is unmarried.</p>	<p>A disabled child may be eligible for disability regardless of relationship to a disabled or retired parent, using the SSI child disability criteria.</p>
<p>Benefits may be paid to the disabled person's family or survivors if they meet certain conditions.</p>	<p>Benefits are paid only to the disabled person (or to a representative payee on behalf of disabled person).</p>
<p>Medicare after 2 years of benefit payment. Medicaid if income eligible. Medicaid in New York State may pay some Medicare premiums, in some cases co-pays, for some low income Medicare recipients, depending on circumstance.</p>	<p>In New York State, full Medicaid if eligible for just one dollar of SSI. SSI disability status may qualify for some other Medicaid programs, such as "spend down" Medicaid benefits.</p>

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This article provides general information about this subject. Laws affecting this subject may have changed since this article was written. For specific legal advice about a problem you are having, get the advice of a lawyer. Receiving this information does not make you a client of our office.

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