

Table of Contents

SSI and SSDI Frequently Asked Questions (FAQs)

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What is SSI (Supplemental Security Income)?

SSI is a federal program that provides cash benefits to needy people who are 65 or older, blind, or disabled. To be eligible for SSI, you must prove that you are disabled and have low income and resources. A person can receive SSI benefits regardless of whether they have any work history.

What is SSDI (Social Security Disability Benefits)?

SSDI is a federal program that provides cash benefits to people who are insured. To be “insured”, a person must have worked a certain amount of time and paid enough Social Security taxes on their earnings to be covered in case of a disability. The person’s disability must have begun within a certain period of time after the person stopped working. The date by which a person must be found disabled in order to get SSDI is called the “date last insured.” If found disabled, the amount of SSDI monthly benefits depends on the earning history.

What is disabled?

While SSI and SSDI have different nonmedical requirements, both programs have the same medical requirements to be qualified as disabled. “Disabled” means you

cannot work because of a mental or physical problem that has lasted or is expected to last 12 months or result in death.

Where do I apply for SSI or SSDI?

SSI and SSDI are run by the Social Security Administration (SSA). To apply for benefits, you should contact your nearest Social Security office. (Listed below are the locations of the SSA offices in our 14-county area.) You can apply for both SSI and SSDI at the same time.

How does Social Security decide if I am eligible for SSI or SSDI?

Social Security follows a procedure to decide whether or not you are eligible.

For SSI, Social Security looks at your financial situation: your income and resources. If you are a child applying for SSI, Social Security will also look at your parent's income and resources. If you are married, Social Security will also look at your spouse's income and resources.

For SSDI, Social Security looks at your past wage earnings to determine if the amount earned and the duration of your earnings qualifies you to be insured.

Next, Social Security looks at your disability.

How does Social Security decide if I am disabled?

Social Security follows a five-step process to determine whether you are disabled. "Disabled" means that you cannot work because of a mental or physical problem that has lasted or is expected to last at least 12 months, or will result in death. If Social Security finds that your problems significantly limit your ability to do basic work, they will continue to review your case.

Social Security has a list of medical problems that are considered disabling. They then see if your disability fits one of their categories. Some of these categories are: musculoskeletal, respiratory, cardiovascular, mental health, and immune system. If your medical problem matches or equals the requirements for one of these categories, your claim should be approved.

If your disability does not meet the requirements of one of the categories, you might still be considered disabled. Social Security should decide if your medical problems prevent you from doing any work you have done in the past (usually meaning the past 5 years). If you are no longer able to do past work because of your disability, your claim should move to the next step of the procedure.

Next, if SSA decides that you cannot do past work, Social Security will consider your age, education, and past work skills to decide if there is other work you are able to do. If Social Security finds that your medical problems prevent you from doing any past work or other work, you should be found “disabled.”

You should be notified in writing by Social Security if you have been found disabled or not disabled. If you would not be disabled except for your drug addiction or alcoholism, you will not be eligible for SSI or SSDI benefits.

What can I do if my application for SSI and/or SSDI is denied?

You have the right to appeal a denial of disability benefits. If Social Security decides that you are not disabled, you should be notified in writing of your appeal rights. There are very strict time deadlines for appeals, so make sure you read your notice carefully. You generally have 60 days to appeal Social Security’s decision.

For more information about the process for appealing an SSI or SSDI denial, please see our article [here](#).

Your appeal may be filed at any Social Security office. Some Social Security offices in the area are:

Batavia: Eastown Plaza, 571 East Main Street, Batavia, New York 14020, 1-800-772-1213

Corning: 200 Nasser Civic Center, Corning, New York 14830, 1-866-591-3665

Geneva: 15 Lewis Street, Geneva, NY 14456, 1-866-331-7759

Horseheads: 3345 Chambers Road, Horseheads, NY 14845, 1-866-964-1715

Ithaca: 127 W. State Street, 2nd Floor, Ithaca, NY 14850, 1-866-706-8289

Jamestown: 321 Hazeltine Ave, Jamestown, NY 14701, 1-877-319-3079

Olean: 1618 W. State Street, Olean, NY 14760, 1-877-319-5773

Oswego: 17 Fourth Ave, Oswego, NY 13126, 1-866-964-7593

Rochester: 200 East Main Street, 2nd Floor, Rochester, NY 14604, 1-800-772-1213

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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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[Supplemental Security Income \(SSI\)](#)

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Table of Contents

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