



Supplemental Security Income (SSI) vs. Social Security Disability Insurance (SSDI) Q&A

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How to use this guide

Senior Law Day Collaborative Q&As are intended to guide older adults and caregivers as they address issues related to aging and planning for the future. We suggest you review this information in the full before seeking out an elder law attorney or other professional, so that you are familiar with the terms and can be ready to ask questions specific to your needs.

At our website – seniorlawday.info – you will find:

- additional Q&As for review and download
- a library of recorded webinars on topics relevant to elders and caregivers
- an opportunity to get your specific questions answered via email or during our quarterly consultation events
- notice up upcoming educational programs

All services of the Collaborative are offered at no charge. Our goal is to help you get the answers you need so you can plan and move forward with confidence.

*This Q&A was written by members of the Senior Law Day Collaborative, including Mark Brownstein, Emerald Medicare and Elena Falcone, Westchester Library System. This publication is based on the original **Elder Law Q&A: An Introduction to Aging Issues and Planning for the Future** by Steven A. Schurkman. (July 2023)*

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Supplemental Security Income (SSI) vs. Social Security Disability Insurance (SSDI)

What Are These Benefits and How Do They Differ?

Several benefits programs provide financial assistance to seniors and persons living with disabilities. SSI and SSDI are two of the most common federal programs from the Social Security Administration.

What is SSI?

Supplemental Security Income (SSI) provides minimum basic financial assistance to older adults and persons with disabilities (regardless of age) with very limited income and resources. Federal SSI benefits from the Social Security Administration are often supplemented by state programs.

What is SSDI?

Social Security Disability Insurance (SSDI) supports individuals who are disabled and have a qualifying work history, either through their own employment or a family member (spouse/parent).

What is the difference between SSI and SSDI?

The major difference is that SSI determination is based on age/disability and limited income and resources, whereas SSDI determination is based on disability and work credits.

In addition, in most states, an SSI recipient will automatically qualify for Medicaid. A person with SSDI will automatically qualify for Medicare after 24 months of receiving disability payments (individuals with amyotrophic lateral sclerosis [ALS] are eligible for Medicare immediately).

COMPARISON OF SSI AND SSDI

FACTOR	SSI	SSDI
Eligibility based on	Age (65+) OR blindness (any age) OR disability (any age) AND limited/no income and resources	Disability AND sufficient work credits through own/family employment
When benefits begin	1st full month after the date the claim was filed or, if later, the date found eligible for SSI	6th full month of disability; 6-month period begins with the 1st full month after the date SSA decides the disability began
Eligible Individual benefit (monthly)	\$794 (as of Jan. 2021)	Non-Blind: \$1,310 Blind: \$2,190 (as of Jan. 2021) Trial Work Period: \$940
Eligible Couple benefit (monthly)	\$1,191	Based on work history
Health insurance	Automatically qualifies for Medicaid upon receipt of SSI (in most states)	Automatically qualifies for Medicare after a 24-month waiting period from time benefits begin (no waiting period for persons with ALS)

Can I have both SSI and SSDI?

Yes, it is possible that if you have both limited income/resources and a work history, you can qualify for both benefits.

How do I apply for SSI or SSDI?

You can apply for SSI online only if you are an adult with a disability. SSI applications are not available online for people applying for a child under age 18 with a disability or a non-disabled senior aged 65+. These individuals must visit their local Social Security office or call 1-800-772-1213 (TTY 1-800-325-0778) between 7 a.m. – 7 p.m., Monday through Friday.

You can apply for SSDI benefits online at any age. You also can apply by calling Social Security at the number above or at your local office.

How does Social Security define disability?

Social Security uses a strict definition of disability that relates to your ability to perform work and the projected length of your disability. It requires that you submit medical records to support your application. If you have a short-term or partial disability, you are not eligible for SSI or SSDI.

How long does it take for the application to be processed?

Social Security Administration's website states that you will be notified of a decision within three (3) to five (5) months of the application date. However, the time period for approval varies.

People who have severe disabilities that fall under Social Security's Compassionate Allowances (CAL) classification will receive expedited review of their SSI/SSDI applications. There is no special application form or process for CAL applicants.

If I wait a long time to receive benefits, will I receive back payments?

Back pay refers to Social Security Disability benefits that you would have received had your claim been immediately approved. If there is a delay in receipt of benefits, you may be entitled to a lump sum payment of back pay after you are approved for SSDI or SSI benefits. Back pay covers all of the months in which you should have been receiving benefits. For SSDI you are entitled to receive back pay if you wait to receive benefits for more than five (5) months for SSDI. SSDI back payments arrive as a single lump sum payment. This is because disability claimants who have been approved to receive SSDI benefits are subject to a five-month waiting period before Social Security owes the claimant disability benefits.

SSI recipients can receive back pay if they wait for just one month, but most back pay will not come to people on SSI in one check. It will often be split into three separate payments, each one arriving six (6) months after the previous.

If I am 62 and disabled, does it make sense to apply for SSDI or early Social Security benefits?

You can apply for early Social Security retirement benefits beginning at age 62. However, taking retirement early reduces the amount of your benefit for the rest of your life. But if you get SSDI, that benefit amount would be equal to your full Social Security retirement age benefit.

In most circumstances, if you are qualified for SSDI, it makes sense for you to apply for that benefit instead of drawing early Social Security. But if you decide to take early retirement (perhaps you need the income while waiting to hear about your SSDI application), you can apply for retroactive SSDI. If you are found to have met the disability requirements before you began to receive early retirement, you would be entitled to retroactive benefits equal to the difference between your early retirement payment and what you were entitled to for SSDI.

However, if Social Security determines that your disability did not begin until after you received early retirement, you won't receive any retroactive payments. Instead, your Social Security payments will simply convert to your SSDI benefit amount. Once you reach retirement age, your full retirement benefits will be reduced based on how many months you received early retirement (called the "reduction factor").

What if I start earning countable income while on SSI?

The monthly payment amount is reduced by subtracting monthly countable income. Countable monthly income is anything you receive during a calendar month and can use to meet your needs for food or shelter; it may be in cash or in-kind. In-kind income is not cash; it is food or shelter, or something you can use to get food or shelter. In the case of an eligible individual with an eligible spouse, the amount payable is further divided equally between the two spouses. Some states supplement SSI benefits.

Where can I find additional information about SSI?

Additional information can be found online on the Social Security Administration website at: ssa.gov/OACT/COLA/SSI.html