

Comparing Supplemental Security Income and Social Security Disability Insurance



The benefits of Supplemental Security Income and Social Security Disability Insurance are similar in that both are federal benefit programs designed to support individuals with disabilities. However, they are easily and often confused. The following information describes and differentiates key aspects of each program.

Supplemental Security Income	Social Security Disability Insurance
SSI is a monthly federal supplemental income program (cash benefit) funded by general tax revenues.	SSDI is a payroll tax-funded federal insurance program designed to provide income to people who are unable to work or who earn less than SGA because of a disability.
<p>Eligibility: Those who are eligible include blind or disabled people (including children under 18 years of age) or people age 65 or older having little or no resources or income (earning less than substantial gainful activity level).</p> <ul style="list-style-type: none"> ■ A person receiving SSI who leaves the United States for 30 days or more is no longer eligible for SSI, unless he or she is a child under age 18 of military personnel. The child must be a U.S. citizen whose parent is a member of the U.S. Armed Forces assigned to permanent duty ashore anywhere outside of the United States. 	<p>Eligibility: Those who are eligible include:</p> <ul style="list-style-type: none"> ■ Adults with a work history who acquired a disability after age 18 ■ Adults who acquired a disability prior to age 22 and whose parents have a work history and are themselves receiving retirement or disability benefits, or are deceased ■ Widows or widowers, age 50 to 60, who acquired a disability before or within seven years of an insured spouse's death
<p>Amount paid: A person's living situation and income determines the amount paid monthly and cannot exceed the federal benefit rate for SSI. Some states supplement this amount.</p>	<p>Amount paid: The amount of benefit provided is based on the lifetime average earnings history of the individual (or working spouse or parent), the size of the household and the number of people in the household receiving benefits.</p>
<p>Associated medical coverage: Beneficiaries of SSI may receive Medicaid health care coverage. Although SSI and Medicaid are tied in most states, some require separate applications.</p>	<p>Associated medical coverage: Beneficiaries of SSDI receive Medicare health care coverage 24 months after qualifying for SSDI. Medicare requires a low monthly premium. The amount is deducted from the beneficiary's check.</p>
<p>Income or resource/asset limits: Besides wages, earnings, Social Security benefits and pensions, income includes things like food and shelter. SSI income limits, however, depend partly on residency. Call the local Social Security office for information on income limits by state. Countable resources and assets, regardless of what state, must not exceed \$2,000.</p>	<p>Income or resource/asset limits: Earned income must not exceed substantial gainful activity level.</p>

How To Apply for SSI and SSDI

Apply for SSI or SSDI by calling Social Security toll-free at 800 772-1213 or visiting the local Social Security office, which can be found using a ZIP code at this site www.socialsecurity.gov/locator.

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