

Figuring Out SSI & SSDI

(If your person has a disability, limited income, or both, this one's for you.)

SSI. SSDI. Two programs with almost identical names and completely different rules. Of course.

Both can provide monthly financial help, and may help your person get health coverage. So before you disappear down another government website rabbit hole, here's what you actually need to know.

1. SSI? SSDI? What's the Difference?

SSDI

(Social Security Disability Insurance)

Think: Work history.

For people who worked and paid into Social Security long enough before becoming disabled. It's based on their work history and disability—not how much money they have in the bank.

SSI

(Supplemental Security Income)

Think: Financial need.

For people with very limited income and resources who are disabled, blind, or age 65+. Children with disabilities may qualify, too.

And yes, someone can qualify for both.

2. Okay, But Does Your Person Qualify?

For SSDI:

- ☐ Has a medical condition that meets Social Security's disability rules—generally preventing substantial work for at least 12 months (or expected to result in death).
- ☐ Has enough Social Security work credits from previous jobs. How many? That depends on their age and work history.

For SSI:

- ☐ Is disabled, blind, or age 65+.
- ☐ Has limited income and resources. Generally, countable resources can't exceed \$2,000 for an individual or \$3,000 for a couple. Their primary home usually doesn't count.
- ☐ Meets other eligibility requirements, including residency and citizenship or qualifying immigration status.

Think they won't qualify? Check anyway!

Social Security has its own rules about what counts and what doesn't. Ask them to review eligibility for both programs before crossing either off the list.

3. So, How Much Help Are We Talking?

SSDI:

Monthly payments based on their past Social Security earnings. Medicare generally begins after 24 months of entitlement to disability benefits, with exceptions for certain conditions.

SSI:

Monthly payments based on their financial circumstances and living arrangements. In many states, receiving SSI also means qualifying for Medicaid automatically. In others, they'll need to apply separately.

Wait. Medicare? Medicaid?

Yes, two more programs with confusingly similar names. **Medicare is federal health insurance. Medicaid is health coverage with eligibility rules that vary by state.**

4. How Can I Help My Person Apply?

Start at ssa.gov/benefits/disability.

That's the main application for both programs. The SSA will check if your person qualifies for SSDI, SSI, or both. But sometimes they'll need extra info or a separate form for SSI.

What to expect:

Definitely not instant answers. The review process can take 3–6 months (sometimes longer). You may be asked for medical records or more forms, so prepare copies of everything and respond quickly.

Pro-Tip:

Set a reminder to check your SSA account or mailbox often—they still love paper letters.

5. What Happens if the Application Is Denied?

Don't panic—and definitely don't give up. Many people are denied the first time, especially if paperwork or medical info is missing.

Step 1: **Read the denial letter.** Find out why the application was denied.

Step 2: **File an appeal within 60 days.** You can do this online or by calling SSA (1-800-772-1213).

Step 3: If SSDI was denied because of insufficient work credits, **ask whether SSI might be an option.** If SSI was denied, look at the specific reason before deciding on next steps.

One last thing:

The system can be complicated (shocker). But these programs exist for a reason—and **your person might be missing out on real help if you don't apply.**

Save yourself some Googling.

More Caregiver Cheat Sheets at WeCareOutLoud.org

