

# SOCIAL SECURITY DISABILITY *Benefits*



## WHAT IS SSDI?

Social Security Disability Insurance (“SSDI”) benefits are benefits paid to insured workers who experience a significant impairment that has caused them to leave the workforce. The impairment or illness must have lasted, or be expected to last, for 12 months or more. SSDI benefits are based on your or a family member’s work history. You must have paid Social Security taxes on your earnings and have enough work credits to be eligible for SSDI benefits. SSDI also pays dependent benefits for spouses, children, adult disabled children, etc. Individuals who receive SSDI are eligible for medicare after two years.

## WHAT IS SSI?

Supplemental Security Income (“SSI”) benefits are paid to individuals with limited income and resources and does not depend on your work history. SSI provides benefits to meet an individual’s basic needs for food, clothing, and shelter. Household income and resources can affect eligibility for and amount of SSI benefits. Individuals who receive SSI are eligible for medicaid upon approval.

## WHO IS ELIGIBLE FOR SSDI OR SSI?

The impairment requirements for SSDI and SSI are the same. An individual must suffer from a severe impairment that has lasted, or is expected to last, for 12 months or more or suffer from blindness. SSI is need-based and for individuals with little or no income, little or no resources, and with a disability, blindness, or have reached age 65 or older. SSDI is for individuals who have worked in jobs covered by social security and have earned the required number of work credits within a certain period before your disability begins.

## CAN I APPLY FOR BOTH SSI AND SSDI

Yes! It is actually recommended. Payments for SSDI do not begin until the 6th full month after the date it is found your disability began. It is possible, based on your resources and assets, that you could be eligible for SSI during those first 5 months and even beyond.

# WHAT IS THE STANDARD OF DISABILITY?

In order to be found disabled, an individual must have an impairment or combination of impairments that are of such severity that the individual is not only unable to do his or her previous work but cannot, considering his or her age, education, and work experience, engage in any other kind of substantial gainful work which exists in the national economy. Just being diagnosed with an impairment alone is not sufficient for a disability finding. So, not only does your impairment stop you from doing what you are used to doing or experienced at, but it also prohibits you from doing any other job.



## WHAT IS A SEVERE IMPAIRMENT?

A disability is a medically diagnosed physical or mental issue that renders an individual unable to do any substantial gainful activity, can be expected to result in death, or has lasted or is expected to last for 12 months or more. This includes emotional or learning problems.

A person under 18 may be deemed to have a severe impairment if they have a medically diagnosed physical or mental issue that results in a marked and severe functional limitation, can be expected to result in death, or has lasted or is expected to last for 12 months or more. This includes emotional or learning problems.

## WHAT IS SUBSTANTIAL GAINFUL ACTIVITY?

Substantial gainful activity is work an individual is paid for or intended for profit. The SSA reviews work-related activity for number of hours worked and earnings to determine if it is substantial gainful activity. Gainful employment is work involving consistent physical and/or mental activities. It can be performed on a full or part-time basis, depending on how much you earn for the work. As of January 2024, an individual cannot work and make more than \$1,550 per month and be found disabled. For statutorily blind individuals, the monthly substantial gainful activity limit is \$2,590.

## WHAT IS THE 5-STEP SEQUENTIAL EVALUATION PROCESS?

The SSA examines uses the 5-step sequential evaluation process to determine if an individual is disabled.

- **Step 1** - Are you working?
- **Step 2** - Do you have a medically diagnosed severe physical or mental impairment?
- **Step 3** - Does the impairment meet or equal a social security "listing"?
- **Step 4** - Are you able to do your past work?
- **Step 5** - Can you do any other kind of work?

## WHAT IS A "LISTING"?

The SSA has a listing of impairments, for each major body system, that are considered severe enough to prevent an individual from doing any substantial gainful activity. There are 14 listings which describe specific medical criteria that the SSA looks for when evaluating impairments. The listings outline the requirements for what symptoms, clinical findings, and lab test results must be present in order for your condition to meet or equal the listing. If it is determined that an impairment meets or equals a listing, an individual will be approved for benefits.

