

Understanding How SSI and SSDI Can Help Patients

Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are forms of financial assistance that help patients battling chronic or life threatening illnesses. In addition, a Social Security disability status will expand eligibility for other support programs and assistance available to patients.



About Social Security Disability Insurance (SSDI)

In order to be considered “disabled,” you must have a medical condition that meets the Social Security Act’s definition of disability, which is “having an illness or injury that is expected to last at least 12 months or if your condition may be considered terminal.” A disability decision can provide replacement income for you and also open the door for you to receive other benefits.

To be eligible for SSDI income, in addition to being disabled, **you must have worked five of the last 10 years** if you are over age 31, *and* have contributed through a payroll FICA tax deduction in which approximately 6% of the **tax went to a Social Security** program. If approved, SSDI will provide you monthly income based on your contributions.

Once all of the necessary information is received from the providers, it is forwarded to your local Disability Determination Services (DDS), which decides if you meet the definition of

disability and determine if you have enough work credits to be eligible to receive SSDI benefits. This process can take between three to six months.

Some questions you will need to answer when determining your eligibility for SSDI include:

- Did your doctor say your condition was severe or could result in death?
- Is your exact condition found on the compassionate allowance list.
- Are you currently working or are unable to work? What are your job responsibilities?
- Can you do the work that you did before your diagnosis? Is your medical condition not allowing you to adjust to other types of work?
- What is your current monthly income based on the work you are able to do? *If you make over a certain amount per month, you may not be considered to be disabled at this time.*

How to Apply

You can complete the SSDI application online, by phone, or in person at your local Social Security office. It’s important to start the application process as soon as possible to avoid additional delay in receiving your benefits beyond the 5 month waiting period.

- You will be responsible for providing a detailed medical history, as well as the names of medical professionals who provided your care.
- Once approved, all SSDI beneficiaries must wait **five** full months after the disability onset date to begin receiving financial benefits and 24 months after the onset date before Medicare benefits begin.
- If your claim is denied you have the right to appeal, but the reconsideration process is lengthy and can take up to an additional two years.

Compassionate Allowance Means Faster Disability Review

The compassionate allowance program speeds up the disability eligibility review process for applicants whose medical condition is so serious it immediately meets disability standards.

Unfortunately, you still have to wait five full months **after** your disability onset date to begin receiving SSDI benefits and 24 months **after** your disability onset date before Medicare benefits begin, as in the traditional approval process.

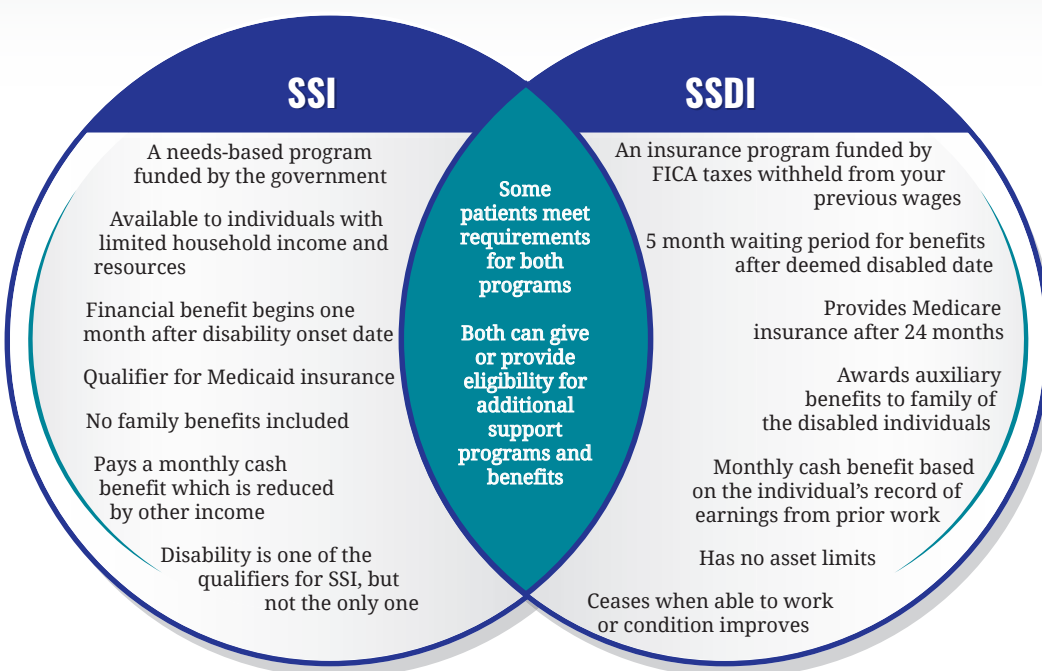
A complete list of diagnoses can be found online at www.ssa.gov/compassionateallowances/conditions.htm.

To have expedited approval under compassionate allowance:

- Your exact diagnosis must be listed on the Compassionate Allowance list; **and**
- You must be able to submit medical records that support your advanced diagnosis with your initial claim.



The Differences Between SSI and SSDI



It is possible to qualify for both SSDI and SSI, but you must meet eligibility requirements and apply to both programs independently.

What is Supplemental Security Income (SSI)?

Supplemental Security Income is a federal program that provides a cash benefit to people who have been determined to be blind, aged, or disabled **and** have limited income and resources. This social security benefit provides cash to help you meet basic needs for food, clothing and shelter.

It is possible for you to qualify for both SSI and SSDI. If you get SSDI and are receiving less than the SSI income guidelines, you may also qualify for SSI benefits.

In addition, if you qualify for SSI you may also be eligible for your state's Medicaid program, expanding your access to affordable health insurance.

As part of your approval for SSI related to a disability, you must undergo periodic medical reviews to demonstrate the ongoing need for assistance, with the frequency of required medical reviews depending on your diagnosis.



Important Vocabulary

Disability Benefits (SSDI)

Benefits awarded to those under full retirement age who have physical or mental impairments that are severe enough to prevent them from doing "substantial" work for a year or more. Benefit amounts are determined by the individual's work history and wages.

Onset Date

Your disability onset date determines the start of your SSDI eligibility and how much in benefits, including backpay, you can get.

Social Security Income

This term does not exist, but is frequently confused with the abbreviation SSI (Supplemental Security Income).

Supplemental Security Income (SSI)

A federal cash assistance program funded by general tax revenues. It helps aged, blind, and disabled people who have limited income and resources by providing monthly payments to meet basic needs.

Waiting Period

A five-month waiting period that starts from the established onset date of disability. This means that SSDI cash benefits will not start until five months after the onset date.

Work Credits

Each year that you earn wages and pay FICA taxes into the Social Security system, you receive work credits. A minimum number of credits are required in order to receive Social Security Disability Benefits.