

## Questions and Answers on SSI and SSDI

### **What is Social Security Disability Insurance (SSDI)?**

Social Security Disability Insurance is a social insurance program under which workers earn coverage for benefits by working and paying Social Security taxes on their earnings. The program provides benefits to disabled workers and to their dependents and is intended to replace some of their lost income.

### **What is Social Security Income (SSI)?**

SSI provides financial assistance to low income, disabled individuals. To be eligible for SSI, an individual must have a disability and financial need, determined by income and current assets.

### **What are the benefits of SSDI?**

At the beginning of 2017, Social Security paid an average monthly disability benefit of \$1,170. That is barely enough to keep a beneficiary above the 2016 poverty level (\$11,880 annually). For many beneficiaries, their monthly disability payment represents most of their income.

### **What are the benefits of SSI?**

The maximum federal SSI benefit usually changes yearly. As of January 1, 2017, the federal benefit rate is \$735/individual and \$1,103/couple. Some states supplement the federal SSI benefit with additional payments on top of the federal benefit. SSI benefit amounts and state supplemental payment amounts vary based upon income, living arrangements, and other factors.

### **What are the income requirements for SSDI?**

The SSDI program does not put a limit on the number of assets or unearned income a recipient can have (or income that a spouse may earn). However, the Social Security Administration (SSA) does put a limit on the amount of money that an individual can earn through work when receiving SSDI benefits, because if you can earn an income, you aren't considered disabled.

### **What are the income requirements for SSI?**

Generally, the more countable income a person has, the less the SSI benefit will be. If a person's countable income is over the allowable limit, they cannot receive SSI benefits. Some of income may not count as income for the SSI program. [This resource](#) helps explain what income is countable and what isn't. A person's countable assets must not be worth more than \$2,000 for an individual or \$3,000 for a couple.

### **How would a person with a mental illness qualify for SSDI?**

To receive disability benefits, a person must meet the definition of disability under the Social Security Act (Act). A person is disabled under the Act if he or she can't work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death. The person's medical condition must prevent him or her from doing work that he or she did in the past, and it must prevent the person from adjusting to other work. Because the Act defines disability so strictly, Social Security disability recipients are among the most severely impaired in

the country. In fact, Social Security disability recipients are more than three times as likely to die in a year as other people the same age.

### **What is the link between SSDI and SSI and Medicaid?**

In most states, if a person receives SSI benefits, they may be automatically eligible for Medicaid. An SSI application is also an application for Medicaid. In other states, a person must apply for and establish eligibility for Medicaid with another agency. In these states, the SSA directs individuals to the office where they can apply for Medicaid. Individuals receiving SSDI benefits are eligible for Medicare, but not until two years after they start receiving SSDI.

### **Can a person with an addiction disorder qualify for SSDI or SSI?**

At this time, it is not possible to receive SSDI benefits based solely on drug addiction. The SSA will not grant disability benefits to people with disabilities that have been caused or worsened by addiction. If drug addiction is deemed immaterial to a person's disability, it is possible that the SSA will grant the disability claim. However, if the SSA finds that the addiction materially affects the person's disability, it will not grant the application for disability benefits.

## **Resources on Social Security Disability Insurance (SSDI) and Social Security Income (SSI)**

### **SSA Fact Sheets**

- [The Facts about Social Security's Disability Program](#)
- [Fact Sheet Social Security and Supplemental Security Income \(SSI\): What's the difference?](#)