

# SOCIAL SECURITY

**Social Security Disability Insurance (SSDI)  
and Supplemental Security Income (SSI)  
Eligibility Requirements  
and  
Medicare**

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Social Security provides disability benefits  
under two federal programs:



**Social Security Disability Insurance (SSDI)  
and  
Supplemental Security Income (SSI)**

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**The difference between Social Security Disability  
(SSDI) and Supplemental Security Income (SSI)**

SSDI	SSI
•Funded by Social Security tax revenues	•Funded by the General tax revenues
•Eligibility criteria based on work history	•Eligibility criteria based on financial need
•Monthly cash benefits payable to worker and eligible family members	•Monthly cash benefits payable to the beneficiary only
•Cash benefits payable after 5 month waiting period from disability date	•No waiting period for cash benefits to begin from disability date
•Medicare eligibility after 24 months	•Immediate Medicaid (Medi-Cal)
•Post-eligibility work periods (9-month Trial Work Period)	•Post-eligibility work income deductions (\$65 excl/half remainder)

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## Supplemental Security Income Who Is Eligible for SSI?

- ★ Age 65 or older
- ★ Disabled -- any age
- ★ Blind -- any age

AND

- ★ Limited income  
*Earned or Unearned*
- ★ Limited resources  
*\$2000 Individual/\$3000 Couple*




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## What Is Limited Income ?



- *Earned Income*: money earned from work
- *Unearned Income*: any income other than wages or earnings from self-employment such as Social Security benefits, pensions, State disability payments, workers compensation, unemployment benefits, Veteran's Benefits, interest income, and cash from friends and relatives
- *In Kind Support Maintenance (ISM)*: free food, clothing, or shelter or less than its fair value
- *Deemed Income*: part of the income of a spouse or parent(s) with whom the beneficiary lives with, or income of the sponsor if beneficiary is sponsored into the U.S.

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## What are the SSI Resource Limits



- Individual: \$2000
- Couple: \$3000

- If resources are over the allowable limit at the beginning of the month (1st of each month), SSI benefits for that month are not paid.
- If the excess resources are sold, transferred, or spent, then SSI benefits may begin the month after excess resources are below the allowable limit.

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## What Are Resources

- cash/bank account(s)
- U.S. savings bonds, stocks,
- land
- personal property
- life insurance policies
- automobile(s)
- anything that can be converted to cash and used for food, clothing, or shelter
- deemed resources



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## Resources That Are Excludable

- a home the beneficiary lives in and the land it is on
- household goods and personal property not worth more than \$2,000
- one wedding ring and one engagement ring
- one automobile, regardless of value, if it is used for transportation
- retroactive SSI or Social Security benefits for up to 9 months
- dedicated accounts for disabled or blind children
- burial spaces for you or your immediate family
- burial funds for you and your spouse, each valued at \$1,500 or less
- life insurance policies with a combined face value of \$1,500 or less



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## How SSI Payments Are Determined:



A beneficiary's living arrangement or where they live is a factor used to determine SSI payments.

Living arrangement rates differ for living:

- in your own home, apartment, or trailer
- in someone else's household
- in a group care or board and care facility
- in a medical or non-medical institution

<http://www.socialsecurity.gov/pubs/11125.html>

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### Some living arrangements can reduce SSI benefits

- when living in another person's house, apartment, or trailer, and paying less than the fair share of food or housing costs
- when living alone in own home, apartment, or trailer, and someone else pays for all or part of the food, rent or mortgage, or utilities like electricity and garbage removal
- when in a hospital or nursing home for the whole month and Medi-Cal pays over over-half of the bill
- when in an institution run by a Federal, State, or local government for the whole month.




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### SSI and Medi-Cal

- Automatically eligible for Medicaid (Medi-Cal) health benefits if entitled to SSI benefits.
- If no longer eligible for SSI because of earnings from work, Medi-Cal benefits will continue, as long as they are under the threshold for that year.
- Medicaid is administered by the State with its own eligibility guidelines and services for low income and low resource individuals.

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### Who is Eligible for Social Security Disability:



**Meet the Social Security definition of disability and Earned sufficient Social Security work credits (“insured”)**

- Have 40 Social Security Credits
- Paid into Social Security 5 out of last 10 years (20 credits) prior to the disability onset date.
- \$1120 in earnings equals one credit in 2010; can earn only a maximum of four credits per year.
- If disabled before age 31, less credits are required

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## Benefits for Family Members

### A Worker's Spouse

- *Age 62 or older*
- *Age 60 if a widow/widower*
- *Age 50-60 if a disabled widow/widower*
- *Any age if caring for a child of the worker under age 16*
- *Divorced spouses married 10 years may qualify*



Work Limits Apply  
(starting at \$14,160 gross per year)

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## Benefits for Family Members

### A Worker's Child

- *Not married under 18 (under 19 if still in high school)*
- *Not married and disabled before age 22*



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- Assets, properties, inheritance, and other resources do not affect entitlement to Social Security Disability.
- 5 month waiting period from the determined disability onset date before Social Security Disability benefits are paid.  
(Disability onset date: 3/17/07 = entitlement in 9/07 paid in 10/07)
- Can receive a maximum of one year retroactivity to benefits if delay filing. (Disability onset date: 3/17/07, file in 7/09, pay back to 7/08)
- Medicare begins after receiving Social Security Disability benefits for 24 months.
- Social Security Disability benefits can be received outside the U.S. because benefits are based on taxes withheld from wages
- It is possible to receive both Social Security and SSI simultaneously (if the Social Security is low enough)



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## Filing a Claim

### Initial Claim (3 to 4 months)

- Social Security Office sends medical information to Disability Determination Services (DDS) for a medical decision
- Disability Allowance or Denial is sent back to Social Security Office for processing

### Reconsideration (1 to 3 months)

- File within 60 days from initial determination at the Social Security Office (File Online or use form SSA-561)
- Social Security Office sends medical information back to DDS
- Disability Allowance or Denial is sent back to Social Security Office for processing

### Hearing (12 to 18 months)

- File a hearing within 60 days from Reconsideration determination (File Online or use form SSA-561)
- Social Security Office sends medical information back to DDS
- Disability Allowance or Denial is sent back to Social Security Office for processing

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## What is Medicare?

- Medicare is our country's health insurance program for people age 65 or older. (Certain people younger than 65 can qualify for Medicare.)
- Medicare is financed by a portion of the payroll taxes paid by workers and their employers. It also is financed in part by monthly premiums deducted from Social Security checks.
- The Centers for Medicare and Medicaid Services is the agency in charge of the Medicare program. But you apply for Medicare at Social Security, and we can give you general information about the Medicare program.

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## Four Parts to Medicare

- Hospital insurance (Part A)
- Medical Insurance (Part B)
- Medicare Advantage (Part C)
- Prescription drug coverage (Part D)

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Who can apply for Medicare

- Citizen or permanent resident of the US
- You are receiving Disability Benefits from Social Security
- You have End Stage Renal Disease

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SSI Benefit Update

Beginning July 1, 2011 the State Supplemental Payments will be reduced for most SSI recipients

- Couples rate \$1407.20 (no reduction)
- Individual rate will be \$830.40 was \$845
- Homeless rate will be \$914.40 was \$929

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[www.socialsecurity.gov](http://www.socialsecurity.gov)  
or  
1-800-772-1213  
TTY 1-800-325-0778



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# Questions?



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