

# THE DISABILITY UMBRELLA



Everyone is at risk of developing a disability at some point in their lives. That's why the Social Security Administration offers Supplemental Security Income (SSI) and Social Security Disability (SSD) programs to help provide necessary support for those who are disabled.

While both programs fall under the same "umbrella," there are several differences that are important to understand to determine which one is available for you and your family. Let's take a closer look.

## SSD

Vs

## SSI

Social Security Disability

Supplemental Security Income

### SSD



Available to workers who have earned a certain number of work credits. The benefits amount is based on an individual's earning record.

Workers can earn a maximum of 4 work credits each year. The number of credits needed varies by age.\*

### SSI



Available to workers who, at no fault of their own, may not have a sufficient number of work credits or do not have a work history.

SSI was created to protect those who lack work records or sufficient earnings through no fault of their own.



For example, if you become disabled before 24, you must have earned 6 work credits in 1.5 years. If you are between ages 24-30, you must have earned 8-18 work credits in 2-4.5 years. If you are between 31-42, you must have earned 20 work credits in five years.

### SSD



SSD is available to disabled or blind workers who are under 66-years-old.

### SSI



SSI is available to children and adults who are disabled or blind or to those 65 years and older who have limited financial resources, through no fault of their own.

### SSD



To apply, individuals must not exceed a monthly income of \$1,220 a month or \$2,040 if an individual is blind.

There is no limit to the assets that a person has since the SSD program is funded by Federal Insurance Contributions Act taxes a person has contributed to throughout his or her career.

### SSI



Individuals must not exceed a monthly income above the Supplemental Security Income limit (which is typically \$771 a month for an individual or \$1,157 for a couple) to be eligible.

To apply, individuals must have no more than \$2,000 in assets, or \$3,000 for couples.

### SSD



There is a five-month waiting period from the date the SSA states your disability started to when you are entitled to receive your first payment.

### SSI



There is no required waiting period.

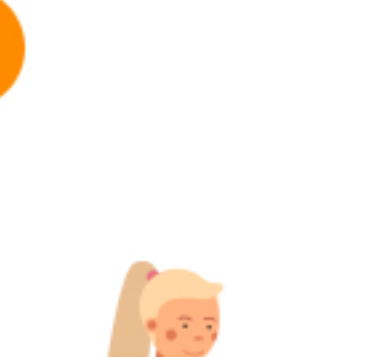
Individuals who qualify for SSI are entitled to benefits as early as the first month after application.

### SSD



Spouses and children of a person receiving SSD benefits may receive dependent benefits.

### SSI



SSI benefits only apply to the disabled individual, and there are no dependent benefits.

### SSD



SSD recipients are eligible for Medicare 2 years after their entitlement to benefits began.

### SSI



Many SSI recipients qualify for Medicaid immediately.

### SSD



SSD and SSI applicants must meet the SSA's requirements for being disabled, including having medical evidence to prove that a disability is expected to last for at least a year, or is terminal.

### SSI

It can be overwhelming and confusing applying for either SSI or SSD – not to mention determining which one is available to you. There are many aspects to consider, and it's important to have a trusted and experienced partner to help navigate the process.

Our experienced and compassionate team of lawyers is committed to applying our knowledge and skills to help you obtain benefits, enabling you and your family to focus on your health. Call today for a free and confidential consultation.



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