

## Comparison of the SSDI and SSI Disability Programs

	<b>SSDI</b>	<b>SSI</b>
<b>Disability standard</b>	You must not be able to engage in <u>any</u> substantial gainful activity (SGA) because of a medically-determinable physical or mental impairment(s) that is expected to result in death, or that has lasted or is expected to last for at least 12 continuous months.	You must not be able to engage in <u>any</u> substantial gainful activity (SGA) because of a medically-determinable physical or mental impairment(s) that is expected to result in death, or that has lasted or is expected to last for at least 12 continuous months.
<b>Source of payment</b>	Disability trust fund.	General tax revenues.
<b>Amount of payment</b>	Based on worker's earnings record.	Federal amount set by Congress plus state supplement, if any, set by state.
<b>Payment to children</b>	Additional payment is based on earnings record. If eligible, payment is made for children under 18 or under 19 and still in high school.	No, but some state SSI supplements add money for children. Otherwise, children may receive welfare which is not counted as income.
<b>Payment to spouse</b>	Yes, if he or she is caring for your child under age 16 or spouse is disabled. Income limit for spouse's payment.	No increased federal payment, but some state SSI supplements add money for spouse.
<b>Earnings requirement</b>	Must meet SSA's disability criteria. Must be "insured" due to contributions made to FICA based on your own earnings, or those of your spouse or your parents.	Must meet SSA's disability criteria. Must have limited income and resources.
<b>Asset limitation</b>	None.	\$2000 for an individual; \$3000 for a couple.
<b>Unearned income limit</b>	None.	A small amount is disregarded; the rest is deducted from the SSI benefit.
<b>Earned income limit</b>	Same for both programs for claimants; SGA results in initial denial.	After individual is receiving benefits, SSI has more liberal rules designed to encourage work.
<b>Waiting period</b>	Five full months from calendar date.	Payments begin with first month after all requirements are met.
<b>Retroactivity of application</b>	12 months, if all requirements are met.	No retroactivity.
<b>Time limit for reopening for good cause</b>	4 years.	2 years.
<b>Payment processing office</b>	Baltimore or regional payment center.	Local SSA field office.
<b>Payment applies to</b>	Previous month.	Current month.
<b>Payment date</b>	Varies by birthday, except concurrent (SSDI & SSI) cases paid on 3 <sup>rd</sup> of month.	1 <sup>st</sup> day of month.
<b>Check says</b>	"SOC SEC FOR INS".	"SSI".
<b>Attorney fee</b>	25 percent of the past due benefits withheld for direct payment.	25 percent of the past due benefits withheld for direct payment.
<b>Medical coverage</b>	Medicare begins after receipt of 24 months of benefits.	Medicaid coverage in most states begins with entitlement to SSI (sometimes 3 months before).
<b>Eligibility of legal aliens</b>	Eligible.	If residing legally in US before 8-22-1996 for most part eligible, and those who arrived later, are ineligible with limited exceptions.