

Guide to Understanding SSI and SSDI

What is the Difference Between SSI and SSDI?

Supplemental Security Income (SSI)		Social Security Disability Insurance (SSDI)	
SSI is strictly need-based, according to income and assets, and is funded by tax revenues. Regardless of the individual's guardianship status, the U.S. Social Security Administration no longer counts family income and resources when determining eligibility for SSI once the individual is 18 years of age.		SSDI pays benefits to you (the worker) and certain members of your family if you are "insured," meaning you worked long enough and paid Social Security taxes. When you retire, become disabled or pass away, your spouse and dependent children (including adults with disabilities) are eligible to receive partial benefits, called auxiliary benefits. The amount of the monthly benefit paid to the worker and dependents is based on the worker's employment history.	
If found eligible for SSI, the person will automatically receive Medicaid. For more information about having both Medicaid and private health insurance, visit: bit.ly/1cKUrQh		If the dependent child once received SSI/Medicaid benefits, but lost SSI/Medicaid because he/she began receiving SSDI benefits due to the worker's retirement, disability or death, the dependent child may be considered a "Disabled Adult Child" or "DAC" under section 1634 of the Social Security Act and may still be eligible to continue receiving Medicaid benefits.	
SSI and SSDI Eligibility	Read	Timeline	Get Connected
<p>Supplemental Security Income (SSI) eligibility includes:</p> <ul style="list-style-type: none">• Have limited income/resources• Meet Social Security's definition of disability• Age 65 or older, blind or disabled <p>Social Security Disability Insurance (SSDI) eligibility includes: 1.usa.gov/1c0dXaQ</p> <ul style="list-style-type: none">• The worker paid into Social Security long enough and• Meets Social Security's definition of disability <p>Social Security Disability Insurance (SSDI) eligibility for dependents includes: 1.usa.gov/1dz3B31</p> <ul style="list-style-type: none">• A parent(s) who is disabled or retired and entitled to Social Security benefits; or• A parent who died after having worked long enough in a job where he or she paid Social Security taxes.	<p>Supplemental Security Income (SSI)</p> <ul style="list-style-type: none">• Become familiar with Social Security's SSI publications: 1.usa.gov/1HpSoyw• Supplemental Security Income—Why is it important for people with developmental disabilities: bit.ly/1JthYCq• Social Security Office Locator: bit.ly/ssofficelocator <p>Social Security Disability Insurance (SSDI)</p> <ul style="list-style-type: none">• Become familiar with the government publications for SSDI: 1.usa.gov/1GjnqXB• Social Security—Understanding Your Benefits: 1.usa.gov/1HpUCOC• Benefits for your Children with Disabilities: 1.usa.gov/1Fo55aT	<p>Create a "My Social Security" account to track your future or current benefits: www.ssa.gov/myaccount</p> <p>Supplemental Security Income (SSI)</p> <ul style="list-style-type: none">• Apply for SSI: www.socialsecurity.gov or call 800-772-1213• Webinar: Understanding Your Social Security Retirement Benefits: For Parents of Individuals with I/DD vimeo.com/121907015 <p>Social Security Disability Insurance (SSDI)</p> <ul style="list-style-type: none">• Apply for SSDI benefits: 1.usa.gov/1IHfSQb• SSI and Continued Medicaid Eligibility While Working (Section 1619b Flyer): bit.ly/1619bfactsheet	<p>The Arc of New Jersey Family Institute provides caregivers with the necessary resources and education to access the appropriate supports and services for their loved one with an intellectual and developmental disability.</p> <p>Sign up today for free!</p> <ul style="list-style-type: none">• Family Member/Guardian Sign Up: bit.ly/finewsletter <p>*Please type all links exactly as seen including capital letters.</p>