

Understanding Disability Benefits

As defined by the Social Security Act



About Caring Voice Coalition

Caring Voice Coalition, Inc. (CVC) is a national 501(c)(3) nonprofit charitable organization dedicated to improving the lives of people with chronic illnesses through comprehensive outreach programs.

Commonly used terms and acronyms

- Administrative Law Judge (**ALJ**)
- Continuing Disability Review (**CDR**)
- Date Last Insured (**DLI**)
- Disability Determination Services (**DDS**)
- Disabled Adult Child (**DAC**)
- Social Security Administration (**SSA, also "Social Security"**)
- Social Security Disability Insurance (**SSDI**)
- Substantial Gainful Activity (**SGA**)
- Supplemental Security Income (**SSI**)

Table of Contents

- Social Security disability programs 4**
 - A comparison: Social Security Disability Insurance vs. Supplemental Security Income 5**
 - Detailed requirements: SSDI and SSI 9**
 - Social Security Disability Insurance 9
 - Supplemental Security Income 9
- Social Security disability process**
 - How does the SSA define disability? 12**
 - The five-step disability determination process 13
 - The application timeline 14**
 - The appeals process 14**
 - Continuing disability review 15**
 - Tips for applying for disability 16**
- Children and disability benefits 17**
- After approval: Benefits and work 18**
 - Benefits, work and SSDI 18**
 - Benefits, work and SSI 19**
- Notes 20**

RESOURCES	
Caring Voice Coalition For more resources and tips about applying for disability, please see caringvoice.org/disability .	Social Security Administration (800) 772-1213 ssa.gov Office locator: secure.ssa.gov/ICON/main.jsp
Aunt Bertha Search auntbertha.com by area for a list of available programs across a wide range of assistance types.	Legal Services Corporation This nonprofit provides grants for legal aid to low-income U.S. residents: lsc.gov .

The material enclosed is provided for informational purposes only and does not constitute legal advice. We provide this information as a public service. Transmission of the information is not intended to create, and the receipt does not constitute, an attorney-client relationship between sender and receiver.

Social Security disability programs

The Social Security Administration (SSA) operates **two programs** that provide income and health insurance benefits to people who can't work because of a long-term disability. They each have complicated requirements and differences. This booklet offers a basic understanding of those differences—but a broad, simplified overview is a good place to begin:

- **Social Security Disability Insurance (SSDI)** was created for people who pay Social Security taxes through work.
- **Supplement Security Income (SSI)** is meant for people who have not worked enough or have low income, and few resources.

In both programs, eligibility guidelines require applicants to meet a strict definition of disability, as determined by federal law. We explain more about that definition in later sections.

But first, take a moment to ensure you understand the difference between the two programs.

Doing so will:

- Help you avoid wasting time and energy applying for a program you may not qualify for.
- Give you an idea of the different types of information and evidence each program will require.

Once you know which best fits your needs you can find more information on the application process and requirements beginning with the section, "How Does SSA Define Disability?"



Think of **SSDI** like car insurance, but for your wages.

We pay car insurance to help soften the blow of an unexpected car accident expense. When workers pay Social Security taxes, some of it is allocated to SSA as insurance to protect U.S. workers from loss of income because of a disabling condition.

Just like how people who do not pay for car insurance are not covered when they get into a car accident those who do not pay sufficient Social Security taxes will not be eligible for SSDI benefits if they have an accident or disabling condition that prevents them from working.



Think of **SSI** like an allowance given to people impacted by a disabling condition so they can afford their basic needs.

A comparison: Social Security Disability Insurance vs. Supplemental Security Income

As noted, SSDI and SSI are both federal programs designed to provide people that meet Social Security's definition of "disability" with monthly payments and access to government insurance benefits. Both programs require applicants to meet medical criteria as well as non-medical criteria, primarily work and resource related. As of June 2018, only 11 percent of all individuals receiving Social Security benefits qualified for both programs, so it is important to understand the differences.

The medical criteria, including how SSA evaluates the medical evidence you submit, is the same for both programs, and will be addressed in later sections.

The differences between SSDI and SSI lie in the non-medical criteria. Before we delve into the details, let's review a basic comparison of non-medical criteria for the SSI and SSDI programs.

Are there income limits for eligibility?

SSDI

Yes. SSA only considers the disability applicant's earned income (money from wages or earnings from self-employment).

- Non-blind applicants must not earn more than **\$1,220 per month in 2019.**
- Blind applicants must not earn more than **\$2,040 per month in 2019.**

Income from other sources, including a spouse's income, are not counted toward the limit.

SSI

Yes. SSA considers the disability applicant's earned income.

- Non-blind applicants must not earn more than **\$1,220 per month in 2019.**
- Blind applicants must not earn more than **\$2,040 per month in 2019.**

SSA also considers unearned income, in-kind income (free or reduced food or shelter), and income from a spouse and other family members.

- What is counted as income for SSI is complicated. We provide some more details about the types of income counted later on but if you believe you may qualify for SSI it is best to contact SSA directly for help.

Sylvia has a chronic condition that has worsened in recent years, leading to her inability to work a full-time job. Her husband still works and receives a salary of \$55,000 per year. Sylvia isn't sure she would qualify for SSDI benefits as the household's monthly income is approximately \$4,583, much higher than \$1,220 per month.

Sylvia has misunderstood the income limits for SSDI eligibility. The only income counted is the money that the applicant themselves is earning from wages or self-employment. Sylvia is the individual applying for SSDI benefits and her income is \$0 per month, much lower than the \$1,220 monthly limit so she is eligible to apply for SSDI.



Are there resource limits for eligibility?

SSDI
No, there are no resource limits.

SSI
Yes, applicants cannot have resources which exceed
– **\$2,000** for a single person.
– **\$3,000** for a couple.



Tom is no longer able to work due to a disabling condition. Six years ago he loaned a good friend \$3,000 to start a business and his friend has just paid him back. Tom has no other resources.

Right now, Tom's resources are more than the allowed amount for a single person to qualify for SSI. Once Tom spends enough of the \$3,000 to fall below the \$2,000 resource limit he can apply for SSI benefits.

Are there age limits for eligibility?

SSDI
Yes. Individuals can apply beginning at age 18 until full retirement age (usually age 65 or older).

SSI
No, there is no age limit to apply.

If I'm approved ... Are there maximum payment amounts?

SSDI
Yes. Each year Social Security sets a maximum benefit. However the specific amount each individual approved for SSDI will receive is based on their previous earnings and how much they paid through Social Security payroll taxes while working.
– In 2019 the maximum benefit is **\$2,861 per month.**
– In 2019 the estimated average monthly payment is **\$1,234 per month.**

SSI
Yes. Each year Social Security sets a maximum benefit however the specific amount each individual approved for SSI will receive is based on how much other income they already have.
– In 2019 the maximum benefit for a single person is **\$771 per month.**
– In 2019 the maximum benefit for a couple is **\$1,157 per month.**



Tom recently applied for SSI. He already receives \$250 per month from other income sources.

If Tom is approved for SSI the most he would be eligible to receive is **\$500 per month.** This is because Tom is only eligible to receive the maximum benefit minus other income he is receiving ($\$771 - \$250 = \$521$).

Will I have to wait to start receiving payments?

SSDI
Yes. Payments begin after a five-month waiting period from the date you are deemed disabled by Social Security.

SSI
No. Payments begin the month after approval.

Sylvia was approved for Social Security disability benefits with an onset date of June 14, 2018. Sylvia will not receive her first benefit payment until she has reached the sixth full month of disability. This means the five-month waiting period begins with the first full month after the approved disability onset date.

Onset date: June 14, 2018.

Month one: July; Month two: August; Month three: September; Month four: October; Month five: November.

First benefit payment received: December 2018.



Will I become eligible for government insurance benefits?

SSDI
Yes. Individuals approved for SSDI will become eligible for Medicare insurance benefits the month they receive their 25th benefit payment.
– Because individuals approved for SSDI are also subject to a five month waiting period before payments begin the total waiting period from approval to Medicare benefits is 29 months.

SSI
Maybe. Most individuals approved for SSI will become eligible for Medicaid insurance benefits the month after they are approved.
– Medicaid rules and eligibility vary by state so enrollment may not be automatic. Read more in the section titled "Disability benefits and Medicaid coverage."

Sylvia was deemed disabled as of June 14, 2018. She received her first SSDI benefit payment in December 2018. She will not become eligible for Medicare benefits until the month she receives her 25th payment.

Month one: December 2018; Month two: January 2019; Month three: February; Month four: March etc., until month 25: December 2020.

Sylvia will become eligible for Medicare Dec. 1, 2020.



Will my family also be eligible for financial benefits?

SSDI
Maybe. In some cases children and spouses may be eligible for financial benefits once the applicant is approved.
– In 2019, the average benefit for disabled worker, spouse, and one or more children is **\$2,130 per month.**

SSI
No. Benefits are only available to the applicant if approved.

If I am approved, can I receive back payment for the time between when I became disabled and when I submitted my application?

SSDI

– Yes. If Social Security decides the onset date of your disability was in the past you may be eligible to receive a lump-sum back payment.



Jamie applied for Social Security disability benefits. He alleged in his application that his disability began on March 21, 2017.

He submitted the application to Social Security in October 2017. Social Security notifies Jamie he has been approved for disability benefits in December 2017. They agree his disability began on March 21, 2017.

Jamie's five-month waiting period consists of April, May, June, July and August 2017. He is entitled to begin receiving benefits as of Sept. 1, 2017.

His lump-sum payment will total the monthly benefits he was eligible for from September to December 2017.

SSI

– No. You are only eligible for benefits from the date your application is submitted moving forward.



Tom submitted an SSI application on Feb. 17, 2018. He alleged in his application that his disability began on Dec. 20, 2017.

Social Security notifies Tom that he has been approved for benefits in July 2018 and they agree his disability began on Dec. 20, 2017.

Tom will receive a lump-sum payment for the benefits he is owed from March 2018 (the first month after his application was submitted) to July 2018. Remember, there is no waiting period for SSI.

Detailed requirements: SSDI and SSI

Social Security Disability Insurance

As you now know, SSDI is designed for individuals who have worked while paying into the SSA insurance system. If you qualify, SSA provides monthly cash benefits and Medicare benefits.

Other things to know about SSDI:

- Monthly payment amounts are based on earning history.
- If approved, you will begin receiving monthly cash benefits after five full months from the date of SSA's award notice.
- Those without enough work history to qualify for SSDI may be eligible for SSI.
- Anyone who applies for SSDI can indicate that they also want to be screened for SSI benefits.

Nonmedical requirements

Before Social Security will look at the medical evidence in your claim, you must show that you qualify for SSDI benefits by demonstrating you have worked:

1. Long enough.
2. Recently enough.
3. While paying Social Security taxes (federal payroll tax).
 - Not all jobs pay into Social Security. For example, many teachers pay into a private pension and must contact the private provider to apply for disability.

Social Security quantifies your work with "work credits." You can earn up to four credits each year. You earn them based on your total yearly wages or self-employment income. The amount needed for one credit varies from year to year. In 2019, you earn one credit for each \$1,360 of wages or self-employment income. If Tom earns \$5,440 in the year 2019, he will earn all four credits for 2019.



The number of work credits you need to qualify for SSDI depends on the age you stopped working as the result of disability. Generally you need 40 credits, 20 of which were earned in the last 10 years ending with the year your disability stopped you from working. Younger workers may qualify with fewer credits.

If your work credits aren't recent enough, you can still qualify for SSDI if your disability began prior to the last time you were insured by Social Security and you can prove that.

IMPORTANT: Your "insured status" affects whether you are eligible for benefits. If at all possible, apply for benefits while your Social Security coverage is in effect. SSA keeps track of whether you are still covered and refers to the date when you will or did lose coverage as your date last insured (DLI). You can request your DLI by calling SSA.

Supplemental Security Income

SSI is a federal financial assistance program that provides monthly payments to those who:

- Are disabled but never worked.
- Do not have enough work credits to qualify for SSDI.
- Or, have low enough SSDI earnings that they also qualify for SSI benefits.

Other things to know about SSDI:

- With little or no income, you could receive up to the federal benefit amount, which generally changes yearly. The SSI benefit amount and state supplemental payment amounts vary based on your income, living arrangements, and other factors. In 2019 the maximum monthly SSI benefit is \$771 for an individual and \$1,157 for a couple.
- Some states supplement the federal SSI benefit with additional payments.
- If you also qualify for SSDI, SSI payments may be available during the usual five-month waiting period before SSDI case benefits begin.
- SSI benefits begin the month after the application is filed regardless of when the disability started.

Nonmedical requirements

While work history is not an eligibility requirement for SSI, you must:

- Be disabled at any age as determined by SSA, blind, or at least 65 years of age with financial need.
- Meet citizenship requirements.
- Meet the financial requirements for SSI.

Applicants for SSI must meet strict household income and resources criteria. SSI generally requires recipients to have:

1. Financial resources that do not exceed \$2,000 for one person and \$3,000 for a couple.
2. Income below a certain limit, determined annually.

What resources are counted for eligibility?

- Cash and bank accounts (checking, savings, CDs, etc.).
- The value of land and buildings, other than the home in which you reside.
- Personal property valued above \$2,000 such as jewelry, household goods, etc.
- Stocks, bonds or other investments.
- Vehicles, other than the one you or someone in your household use for transportation.

What resources are exempt?

SSA does not count the following when considering the value of your resources:

- The home you live in.
- Equipment required due to your physical condition.
- Household goods and property worth less than \$2,000.
- One wedding ring and one engagement ring.
- Burial space for you and your 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. However, you and your spouse may not have life insurance policies totaling more than \$1,500.
- Retroactive SSI or SSDI checks for up to nine months after you receive them.
- One vehicle—if you or someone in your household use it for transportation.
- Property set up in a trust according to certain states' laws, as long as the SSI beneficiary has no direct access to the trust fund.



Gina applies for SSI and SSDI in May 2016 because of a disability that began in January 2016. After a long wait, she is approved for benefits in June 2018. After the five-month waiting period passes, Gina is eligible for past due benefits from June 2016 to June 2018 for both SSI and SSDI. This payment is exempt as a resource for SSI eligibility for up to nine months. If Gina does not spend the back pay within nine months, she may lose her SSI eligibility but she will continue to receive SSDI.

What income is counted?

If your income is over the allowable limit, you cannot collect SSI. This limit is adjusted annually according to the cost of living. You will need to contact Social Security to determine if you are eligible for SSI.

SSI counts several kinds of income:

- Earned income: money received for wages or earnings from self-employment.
- Unearned income: money received from other sources, such as SSDI benefits, unemployment insurance, workers' compensation, interest income, and cash from friends or relatives.
- In-kind support and maintenance: SSA defines this as food or shelter that somebody else provides for you. SSA will not count in-kind support and maintenance if one of the following is true. You:
 - Live alone and pay your own food and shelter.
 - Live only with your spouse and minor children, and nobody outside the household pays for your food or shelter.
 - Live with other people and pay your share of the food and shelter expenses.
- Deemed income: If you live with a spouse, parent or sponsor, then SSA will consider a portion of this person's income to compute your potential SSI benefit amount.

Hopefully by now you have a pretty good idea of which program(s) is best for you. Next, you can learn more about the process SSA uses to determine if you fit their definition of disability as well as the process you will embark on.

How does the SSA define disability?

The five-step disability determination process:

Social Security uses a step-by-step process to determine disability for both SSDI and SSI by establishing the following:

1. Are you working above "Substantial Gainful Activity"?

If you are working and your earnings average more than a certain limit, SSA will not consider you disabled. SSA refers to this threshold as the Substantial Gainful Activity (SGA) limit.

Qualifying substantial work involves performing significant physical or mental activities, or a combination of both. Work activity is gainful if the work is:

- Performed for pay or profit.
- Of a nature generally performed for pay or profit.
- Or, intended for profit whether or not a profit is realized.

SGA is calculated as gross earnings, meaning it is your income before taxes. Federal regulations specify a higher SGA amount for blind individuals. See the table of SGA limits to the right.

Year	Blind	Non-blind
2019	\$1,220	\$2,040
2018	\$1,970	\$1,180
2017	\$1,950	\$1,170
2016	\$1,820	\$1,130

You can continue working while applying for disability if you are not earning more than the SGA limit. If you are not earning above the applicable earnings limit, **SSA goes to Step 2.**

2. Is your condition "severe"?

You must demonstrate your condition is severe enough to interfere with basic work-related activities for SSA to consider your claim. Your condition must also have lasted or be expected to last 12 months or longer. If you can prove this, **SSA goes to Step 3.**

3. Does your condition meet or equal one of the Listing of Impairments?

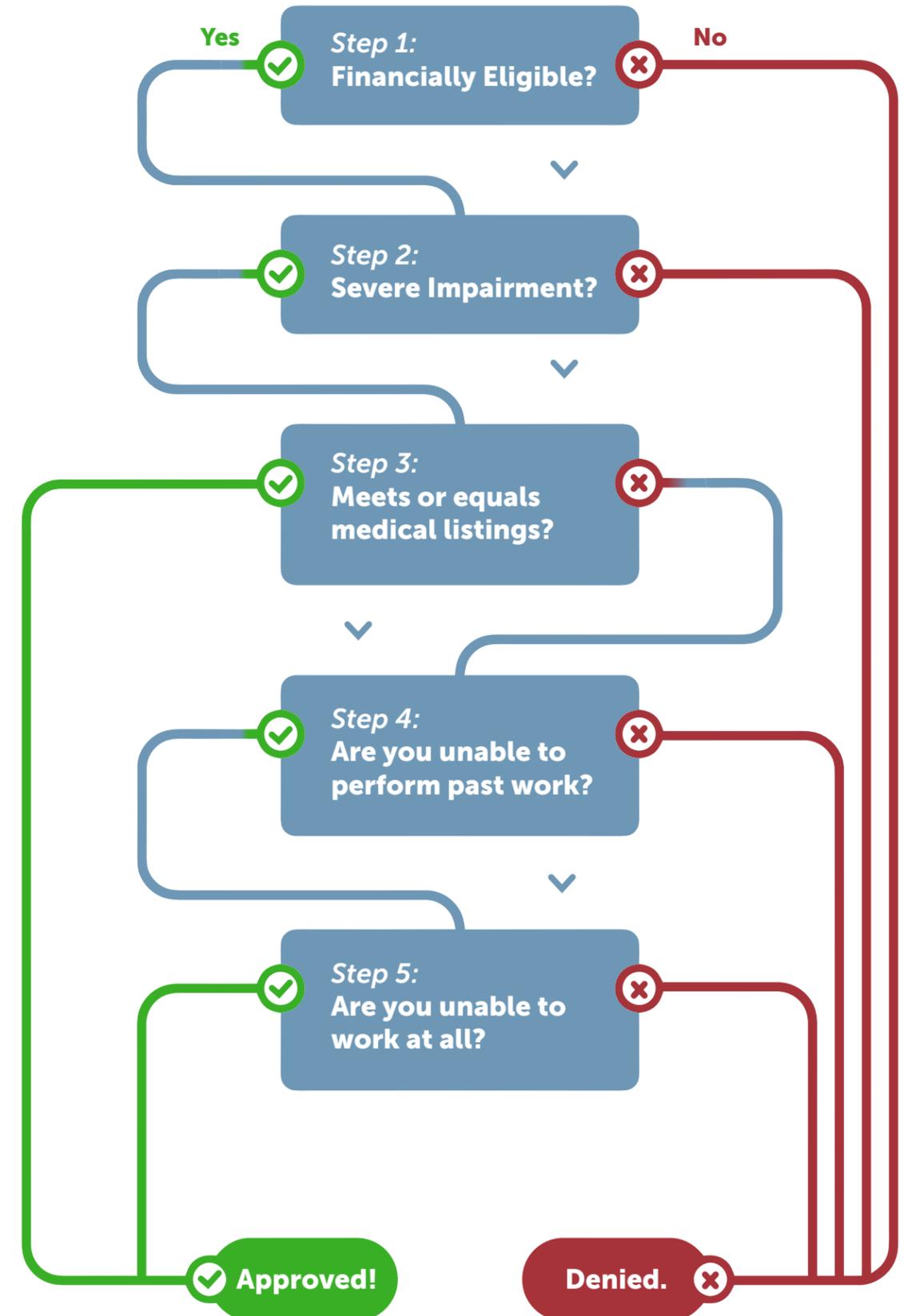
SSA maintains a list of impairments considered severe enough to prevent you from working. [The list can be found on SSA's website.](#) If your condition meets or equals the criteria in the listing you will be found disabled. If not, **SSA goes to Step 4.**

4. Can you do your past relevant work?

If your condition is severe but SSA examiners do not find you meet or equal a listing, they must then determine if it interferes with your ability to perform your past relevant work (work done within the last 15 years). If they find it does not interfere with your ability to perform your past relevant work, you are deemed not disabled. If they find it does interfere with your ability to perform your past relevant work, **SSA goes to Step 5.**

5. Can you do any other type of work?

If you are unable to perform your past relevant work, SSA will analyze your ability to adjust to other work or your ability to engage in SGA. SSA considers medical conditions, age, education, past work experience and any transferable skills you may have. If you cannot engage in SGA your claim will be approved. If SSA deems you are able to engage in SGA your claim will be denied.



The application timeline

Once an initial disability application has been submitted, the average wait time for a decision is about six months. In certain circumstances, a disability application could be expedited based on [Compassionate Allowance](#) (CAL) or if your condition meets certain criteria.

If your initial disability application is denied, you do have the option to appeal the decision.

The appeals process

Level One – Reconsideration

The reconsideration process occurs when an appeal is made on the initial denial. The Disability Determination Services (DDS) for each state reviews the previously considered information, along with any new information that becomes available. You must file your request for reconsideration within 60 days of receipt of the initial denial. The average time for a decision at reconsideration is four months.

Ten states were part of a prototype program that tested a disability process without the reconsideration stage. The 10 prototype states will begin reinstating the reconsideration process in 2019 and 2020.

The first group of states—California (Los Angeles North and West), Colorado, Louisiana, New Hampshire and New York—reinstated the reconsideration process on Jan. 1, 2019, meaning any initial denial received on or after Jan. 1, 2019 will now go to reconsideration. Previously these appeals proceeded directly to the administrative law judge (ALJ) hearing level.

The remaining states will reinstate reconsideration to their process on the following timeline:

- Pennsylvania will require reconsideration for initial denials issued on or after April 1, 2019.
- Alabama and Michigan will require reconsideration for initial denials issued on or after Oct. 1, 2019.
- Missouri will require reconsideration for initial denials issued on or after Jan. 1, 2020.
- Alaska will require reconsideration for initial denials issued on or after March 1, 2020.

Level Two – Hearing

If you disagree with the reconsideration decision, you may ask for a hearing. An ALJ will conduct a formal hearing where you will have a chance to personally present your claim. The ALJ takes a fresh look at all of the evidence and issues an independent decision based on the merits of the claim.

Currently, hearings are scheduled 18-24 months from the date requested and a decision following the hearing can take an additional two to four months.

While multiple denials and the disability process can be discouraging, the ALJ hearing can be your best chance for approval. It is your opportunity to tell your story about how your disability impacts you. The judge will have the opportunity to review your entire case file, listen to your story, and ask you questions. Approval rates at Hearing:

- Without a lawyer: 46.1 percent.
- With a lawyer: approximately 60 percent.

Level Three – Appeals Council

Appeals Council review most often occurs when the claimant appeals an unfavorable decision by the ALJ. The Appeals Council may take no action on the claim, affirm the ALJ's decision, reverse the ALJ's decision, or remand the case back to the ALJ with specific instruction on how to proceed.

CVC will attempt to locate additional resources for you should you decide to appeal the ALJ decision.

Level Four – Federal Court

If you disagree with the Appeals Council's decision, or if the Appeals Council decides not to review your claim, you may file a lawsuit in a federal court. You may request an appeal all the way up to the United States Supreme Court, which the court decides whether to hear or not hear.

Continuing disability review

SSA will periodically review whether your disability has improved. The length of time before your case is reviewed depends on the severity of your condition and likelihood for improvement:

- The standard length for review is every three years.
- Conditions that are expected to improve will be reviewed every six to 18 months.
- Conditions not expected to improve will be reviewed every five to seven years.

If SSA determines that you are no longer disabled because your condition has improved, your benefits will stop. You can appeal this decision and you can elect to continue receiving benefits while your case is reviewed. You must submit the request to continue benefit payments **within 10 days** of the notice that your benefits will be stopped; there are no exceptions to this rule.

Social Security also reviews your income, resources, and living arrangement to ensure that nonmedical requirements are met. This periodic review is called a redetermination. If SSA finds that you no longer meet the non-medical requirements, you may be required to pay back any overpayment.

During a review, Social Security will look to confirm that you are still receiving medical treatment for your disabling condition(s).

Tips for applying for disability

Proof from doctors

Medical evidence

According to SSA, your doctor visits, tests, diagnosis and treatment are evidence that your medical condition's severity keeps you from working. Your medical records should support your symptoms. It is important to be honest with your doctors about the types and severity of symptoms you experience, otherwise your medical evidence will not be a true reflection of your day-to-day life living with your disability and this in turn could affect the outcome of your disability application.

Keep good records

Without records you are unlikely to remember the date of every doctor visit, lab test, medicine taken and therapy received. Try to obtain business cards of every doctor you see, save your medication lists, and keep notes of your good days and bad days and other medical events. We also recommend maintaining a diary to keep track of this information. If you need one, download and print or save our Wellness Journal (available free at caringvoice.org).

Evidence from you

Symptoms vs. diagnosis

SSA does not expect you to be an expert on medical conditions. SSA would rather learn about your impairment from your doctors and medical records. What SSA wants to receive from you are details about your symptoms and how your symptoms impact your day-to-day life. For example: How severe is your fatigue, shortness of breath, cognitive impairment, etc.? Is it constant or intermittent? What aggravates your symptoms? What reduces them? No one knows your symptoms better than you. Do your best to explain them in great detail without exaggerating or minimizing.

Do not omit or gloss over any lesser conditions just because you have one severe condition and several minor ones. Again, maintaining a Wellness Journal will help you keep track of these important details and may be very compelling in the SSA's decision.

Physical restrictions

What changes have you made to your life? What limitations/restrictions do you have? What can't you do? Sit for lengthy periods? Stand and walk? Lift and carry? Bend, twist, kneel and stoop? Manipulate objects with your hands? SSA will focus on your limitations rather than your diagnosis. Be specific in your descriptions. For example, say: "I am unable to sit for more than 30 minutes at a time," or "I can wash dishes, but I have to take breaks and sit on a stool while washing the dishes."

Effect of symptoms and restrictions

How does your medical condition affect your daily activities? Tell SSA about the impact on your personal care (hygiene, dressing, bathing), errands and housework (driving, shopping, cleaning), and social functioning (hobbies, sports, interaction with friends and family).

IMPORTANT: Be as honest and accurate as possible with the information you provide to Social Security. Conflicting information or discrepancies, even provided unintentionally, may have a detrimental effect on the validity of your claim.

Children and disability benefits

Disabled child's benefits – SSI only

A disabled child is only eligible for SSI benefits. A child under the age of 18 can qualify for SSI benefits if he or she meets Social Security's definition of disability for children, and his or her income and resources, along with his or her parent's income and resources, fall within the eligibility limits. The income and resource guidelines are adjusted according to the number of parents and other children living in the household.

Once a child turns 18, only his or her income and resources are included for SSI eligibility purposes, even if he or she continues living at home. Note that any person found eligible for SSI benefits under the rules for children will automatically be subject to a review to confirm eligibility under the rules for adults after turning 18.

Criteria

Social Security evaluates a child's condition under a special set of rules for determining disability in children.

If a child's condition is not listed in the [children's listing of impairments](#) or is not as medically serious as a listed condition, Social Security can still consider a child with severe limitations disabled. Evaluators will look at all the child's activities, such as playing and attending school, and compare functioning with other children the same age who do not have disabilities.

Important factors in this decision can include the side effects of medications and treatments required by the child's condition and how much help the child needs to function in daily activities compared to other children.

Auxiliary child benefits

Children under age 18, whether disabled or not, may be eligible to draw benefits on a parent's Social Security earnings records if the parent is receiving SSDI benefits. The program does not apply if a parent is only receiving SSI benefits. Children may also be able to receive benefits if their parent is receiving retirement benefits from Social Security, or the parent is deceased and has met the insured status requirements.

Disabled adult children's benefits

A disabled adult child may only be eligible for benefits if an insured parent receives disability or retirement benefits, or if the parent is deceased.

If the child is age 18 or older, unmarried (although marriage to another disabled adult child beneficiary is allowable), and the disability began prior to the age of 22, he or she may also be eligible for benefits.

This benefit may continue for the child's lifetime, as long as the child remains disabled, unmarried, does not engage in substantial gainful activity resulting in benefits stopping, and does not become entitled to a higher benefit amount on another Social Security program. Disabled adult child benefits will result in Medicare eligibility after being entitled to cash benefits for 24 months.

After approval: Benefits and work

Benefits, work and SSDI

Benefits and Medicare

If SSA determines you “disabled” and awards you SSDI benefits (see page 9 for details), your Medicare enrollment will not begin until after you receive 24 qualifying benefit payments. This means you wait a total of 29 months from when SSA determines your disability began until Medicare coverage begins: the five-month benefit waiting period, plus 24 months of benefit payments.

While every person has the same waiting period for Medicare, it impacts each person differently based on how long SSA takes to review your case. If you are approved at the initial application level, you will likely have to wait 24 months for your Medicare to start. If you are approved at the hearing level, after waiting three years for a favorable decision, your Medicare will start immediately.

Once eligible, SSA automatically enrolls you in Medicare A and B, unless you affirmatively opt out. In addition, all Medicare beneficiaries have the option to purchase additional coverage to pay a portion of their medication costs (Part D plan or Medicare Advantage plan with prescription coverage) or supplement costs left behind by Medicare A and B (Medicare Supplemental plan, also known as Medigap). Carefully review all your options (or seek expert help in choosing coverage) once you become eligible for Medicare—many people need more coverage than A and B alone.

We recommend you sign up for medical or drug coverage when you first become eligible for Medicare. If you wait too long to sign up you may be subject to higher premiums (called a late enrollment penalty) or experience a lapse in coverage while you wait for the next open enrollment period.

If you use Medicare and have limited income and resources, you may qualify for a government assistance program. The Low-Income Subsidy (also called “Extra Help”) helps with prescription drug costs. And Medicare Savings Programs help with medical costs, if eligible. You have to apply in person or over the phone at your local SSA office. Find out more at [ssa.gov](https://www.ssa.gov), by calling SSA at 800-772-1213, or by [locating your local office number](#).

How will returning to work affect my benefits?

SSA created special rules to make it possible for you to work and still receive monthly SSDI or SSI payments until you can work on a regular basis. In 2019, you can make up to \$880 per month* and continue to receive your disability payments. If you go back to work and earn more than \$880 in a month, you could continue to receive your disability benefits if you meet the criteria for the



Jaime’s disability began in March 2017 and he was approved for benefits in December 2017. After the five-month waiting period and the 24 months of benefits payments, his Medicare coverage will begin in September 2019.



Gina’s disability began in January 2016, but SSA does not approve her for benefits until June 2018. Gina is eligible for Medicare immediately because the time it took SSA to make a decision included the 29-month waiting period.

Trial Work Period or the Extended Period of Eligibility. [You can find more information about these specialty work periods here.](#)

If you are able to go back to work and you do not qualify for the specialty work periods, you will stop receiving disability benefits. But, if you cannot continue working because of your medical condition, you can request expedited reinstatement of your benefits.

Expedited reinstatement allows you to request that your disability benefits start again without having to complete a new application as long as you stopped receiving benefits because of earnings from work. You must make this request within five years of when your benefits stopped. SSA pays provisional benefits for up to six months while they determine if you are still eligible to receive disability benefits under their rules. You can only request expedited reinstatement once.

Work incentives include:

- Continued cash benefits for a time while you work.
- Continued Medicare or Medicaid while you work.
- Help with education, training and rehabilitation to start a new line of work.

Benefits, work and SSI

Disability benefits and Medicaid coverage

Everyone who receives SSI benefits should qualify for Medicaid. Most states automatically enroll you when you are found disabled and awarded SSI benefits (if you don’t already have it). But in some states (Alaska, Idaho, Kansas, Nebraska, Nevada, Oregon, Utah, and the Northern Mariana Islands), enrollment is not automatic, so you have to file a separate Medicaid application. A few additional states (Connecticut, Hawaii, Illinois, Minnesota, Missouri, New Hampshire, North Dakota, Ohio, Oklahoma, and Virginia) have their own Medicaid eligibility criteria that are completely separate from SSI and also require a separate application.

How will returning to work affect my benefits?

SSI payment amounts correlate to how much other income you have. When other income increases, SSI payments typically decrease. If you earn more than the SSI limit, the payments will stop. However, payments will automatically start again for any month that income drops below the SGA limit.

While the rules are different under SSDI and SSI, it is important to let SSA know promptly when you start or stop working.

