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Qualify? Social Security Disability (SSD) and SSI Eligibility and Requirements.

This page is for those who want to know if they qualify or are eligible for Social Security Disability (SSD, SSDI) or Supplemental Security Income (SSI) benefits. I will not discuss the medical eligibility on this page but rather whether one meets the non-medical eligibility requirements for the different SSA programs. Here you will also find what programs the Social Security Administration has that are available to those who are disabled? On this page, you will find information on the various programs from SSA and after reading this you should have some idea of what disability programs may be available to you. I will briefly talk about Social Security disability benefits, supplemental security income benefits, child's SSI benefits, widows benefits, disabled adult child benefits, and the non-medical requirements to be eligible for each.

All of these programs are covered in this website but I decided to provide one-page that gives a brief description of each of these programs with links to more detailed information in my website. I did this so someone who may not be sure what program they could apply for can look at one-page and hopefully be able to figure out what they may be able to apply for. On this page, you should be able to find the answer to the following frequently asked questions about eligibility and qualifications for SSD and SSI disability.

- Do I qualify for SSD? Who qualifies for SSD?
- Am I eligible for SSD? Who is eligible for SSD?
- What is SSD?
- What is SSDI?
- What is SSI?
- What are the SSI disability requirements?
- How does one know if they have SSI eligibility?
- SSDI is it income based?
- What Social Security benefits may I be eligible for?

Adult and Child SSI and SSD Programs and Requirements

Social Security Disability Insurance has many names. It is also known as Title II benefits, SSD, SSDI, DIB, and just plain Social Security Disability benefits. To be eligible for these benefits the individual must be "insured". To be insured, the individual must of worked long enough and paid Social Security taxes so that they have enough credits. The amount of money one will get per month if they are found disabled is dependent upon how much they paid into the system. It is also significant to know, the date that you are found to meet the definition of disability under Social Security rules must be before your date of last insured. The date of last insured, sometimes just called DLI, is usually five years from when the individual with a consistent work history stopped working. So as you can see there is both a duration work test and a recent work test to determine if you are eligible. To help you understand the durational and recent works test I have provided more information on the right side of this page. Benefits are paid to the disabled person and to minor children. They can also sometimes be paid to disabled widows, spouses and surviving divorced spouses which I will discuss later. Those who win their Social Security disability benefits are entitled to Medicare in two years and six months from the date of onset. The date of onset is the date you are found to meet the definition of disability.

Supplemental Security Income also has a few names. These include SSI, and Title XVI benefits. To qualify for this program adults must be not only disabled but also have limited income and resources. What does Social Security mean by limited income? Social Security will consider the following things income: money earned from work, money received from other sources like unemployment benefits, VA benefits, money from friends or relatives, Social Security benefits, workers compensation benefits, and free food and shelter. What does Social Security mean by limited resources? Resources are things like cash, land, vehicles, personal property, life insurance, bank accounts, stocks, US savings bonds and anything else that can be converted to cash and used for food and shelter. SSI has limits on countable

resources. For an individual it is \$2000. For a couple it is \$3000. To be eligible for SSI benefits you must also be a citizen or national of the United States or a non-citizen who meets the alien eligibility criteria. Those who qualify for SSI will usually qualify for Medicaid as well. These benefits are paid out of the general tax revenues and not the Social Security tax revenues.

Child's SSI is a disability program under Title XVI for children under age 18, or under 22 and regularly attending school, and are disabled and the household in which they live has limited income and resources. Social Security will look at the amount income and resources of the parents living with the child to determine if the child is eligible for these benefits. This is called deeming and is beyond the discussion of this page. The best way to find out if your child is eligible is to contact SSA.

Childhood disability benefits, also called disabled adult child benefits are under Title II. It is important not to confuse these benefits with child's SSI benefits as they are completely different. To qualify for childhood disability benefits the person must have been disabled before age 22 and continue to be disabled. They must also have a parent who is on Social Security disability, or retired and collecting Social Security benefits, or a parent must have died and the parent was fully insured when they died. What this all means is that the adult child if they meet the above criteria is entitled to benefits based on the parents work record. Because these are title II benefits the adult child who is disabled is also entitled to Medicare. To be eligible the disabled individual must also not be married or have been married.

Disabled widows benefits are also under Title II. A disabled widow can get benefits based on the deceased spouse's earnings record but you must be 50 years or older and the onset of your disability must have been within seven years of your spouse's death.

How Social Security determines if you are disabled is the same for all of these programs that apply to adults. A Social Security uses a five step process for disability.

If your child under 18 than the process to determine if you are disabled is different. See my page on child's SSI.

This page only provides a brief description of each of the disability programs available through Social Security. To learn more about these programs it is important that you follow the links I've included which go into more detail. I also encourage you to visit the Social Security Administration's website which has additional information on these programs. My hope, is that this page gives you a good starting point to understanding what you may qualify for. If you have any questions please do not hesitate to send me an e-mail.

Hopefully, you now know what program you may be eligible for. The next step is to research as much as you can about how to win your disability benefits.