



RURAL FACTS

SSI AND SSDI

SIMILARITIES AND DIFFERENCES

If you have a disability, you may apply to the Social Security Administration (SSA) for disability benefits. If you meet SSA’s criteria, you could receive disability benefits and their accompanying medical benefits from one or both of the two disability benefits programs that are administered by SSA: Supplemental Security Income (SSI) with Medicaid medical benefits, or Social Security Disability Insurance (SSDI) with Medicare. Below is a quick reference guide to some of the similarities and differences between these two programs.

	SSI	SSDI
Also Known As	Supplemental Security Income	Social Security Disability Insurance
Eligibility Criteria	<ul style="list-style-type: none"> Needs based—must have little or no income and resources. 	<ul style="list-style-type: none"> Insured status as a worker, or a child, widow, or widower of an insured worker. No resource limits, no limits on unearned income.
Monthly Benefit Amounts	<ul style="list-style-type: none"> Federal Benefit Rate (FBR) of \$674 (2009) Check amount depends on: <ol style="list-style-type: none"> living situation, earnings, and unearned income. Some states supplement the federal amount for some or all living situations. 	<ul style="list-style-type: none"> Either eligible for a full benefit check or ineligible and receive no benefits. Amount based on: <ol style="list-style-type: none"> earnings history of wage-earner, age when benefits begin, and number of people in addition to the wage-earner who are receiving benefits. If benefit amount is less than SSI FBR (\$674 in 2009), may also be eligible for SSI.
When Checks Arrive	<ul style="list-style-type: none"> First day of the month; if the 1st is a holiday or weekend, the check arrives on the business day before the 1st. 	<ul style="list-style-type: none"> People who qualified for SSDI before May 1997: arrives 3rd of the month. Qualified after May 1997 and birthday between: <ol style="list-style-type: none"> 1st - 10th: arrives 2nd Wednesday 11th - 20th: arrives 3rd Wednesday 21st - 31st: arrives 4th Wednesday
Funding Source	<ul style="list-style-type: none"> Annual Congressional appropriation from the “General Fund.” 	<ul style="list-style-type: none"> Social Security Trust Fund, FICA taxes.
Laws and Regulations	<ul style="list-style-type: none"> Title XVI (16) of the Social Security Act (Title 42 US Code, The Public Health and Welfare, Chapter 7, Subchapter XVI). Regulations in 20 CFR, Part 416. 	<ul style="list-style-type: none"> Title II (2) of the Social Security Act (Title 42 US Code, The Public Health and Welfare, Chapter 7, Subchapter II). Regulations in 20 CFR, Parts 400 - 499.

	SSI	SSDI
Medical Benefits	<ul style="list-style-type: none"> • Medicaid eligible in 32 states. • In other states must apply separately for Medicaid. • Eligible the month of SSI application and possibly three months retroactively. 	<ul style="list-style-type: none"> • Medicare eligible (Parts A and B) 24 months after person qualifies for SSDI.
Monthly Cost (Premium)	None.	SSDI recipients with yearly incomes less than \$85,000 have \$96.40 (2009) deducted from their check each month. If SSDI recipient also receives SSI, then Medicaid will pay the monthly Medicare premium.
Deductible	None, but there may be “cost sharing” instituted by states for various services.	Yes—in 2009 the Part B deductible is \$135/yr. If person also receives SSI, Medicaid pays the deductible.
Co-pay	Possibly none, however states may elect to have small co-pays for medications, services, hospitalization.	20% of costs deemed allowable by Medicare; 100% of costs not deemed allowable by Medicare. If person also receives SSI, Medicaid pays all “co-pays.”
Range of Coverage	Very comprehensive. Generally covers doctor visits, prescriptions, dentures, glasses, hospital, hospice care, home help services/personal care, and other costs. Pays Medicare premium for concurrent recipients. Pays premiums for private insurance when cost effective. Coverage may vary from state to state.	Hospital costs primarily. Some home health care & durable medical equipment. Usually does <u>not</u> cover glasses, dentures, day-to-day medical costs, and doctor visits. However, due to recent changes, Medicare will pay for comprehensive care at select clinics, and since 2006 there is a Part D prescription benefit that pays substantial costs for most people.
Proof of Coverage	Card comes monthly. Lists person(s) covered, recipient ID# for billing, Managed Care Provider, and contract number of any other insurance (such as Medicare) to be billed first.	Permanent wallet-sized card, white with red and blue stripe. Names the person covered, the coverage, and the date that coverage began.

To apply for Social Security benefits, contact your local Social Security office. The Social Security Administration has a large selection of informational brochures that explain benefits in detail. You can access this information through SSA’s website at <http://www.socialsecurity.gov>.

This Rural *Factsheet* was written by Marsha Katz © The Rural Institute 2009

THE RURAL INSTITUTE

52 Corbin Hall • The University of Montana
 Missoula, MT 59812
 (406) 243-5467 Voice/TTY • (406) 243-2349 Fax
<http://ruralinstitute.umt.edu>



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