



SSI

**Supplemental
Security
Income**

SSDI

**Supplemental
Security Disability
Insurance**

What is SSI?

Supplemental Security Income (SSI) provides financial assistance to older adults and persons with disabilities, regardless of age, who have very limited income and resources.

Who is eligible for SSI?

Adults who:	Children who:
<ul style="list-style-type: none"> • Are age 65 and older, or blind, or have a disability. • Have limited income (wages, pensions, etc.). • Have limited resources (the things you own). • Are U.S. citizens, nationals of the U.S., and some noncitizens. • Reside in one of the 50 states, the District of Columbia, or the Northern Mariana Islands. It does not include Puerto Rico, Guam, or the United States Virgin Islands. Exception: The children of military parent(s) assigned to permanent duty outside the U.S. and certain students temporarily abroad may receive SSI payments outside the U.S. 	<ul style="list-style-type: none"> • Are under age 18 and have physical or mental condition(s) that very seriously limits their daily activities for a period of 12 months or more or may be expected to result in death and • Live in a household with limited income (benefits based on need) or resources. • For more details, visit the webpage about SSI for children. www.ssa.gov/benefits/disability/apply-child.html

What is Supplemental Security Disability Insurance (SSDI)?

SSDI supports people who are disabled and have a qualifying work history, either through their own employment or a family member, like a spouse or parent. More on SSDI here: [Fact Sheet: Social Security Disability Insurance \(SSDI\) \(ssa.gov\)](http://www.ssa.gov/benefits/disability/apply-child.html). More information on SSDI benefit for children of disabled parents here: <https://www.disabilitysecrets.com/resources/disability/child-disability/dependent-children-get-ssdi-benefits.html>

What are the differences?

The major difference between SSI and SSDI is that SSI determination is based on disability AND limited income and resources, whereas SSDI determination is based on disability AND work credits. See the chart on the next page for details on the differences.

Can I receive both SSI and SSDI?

Yes, it is possible that if you have both limited income/resources and a work history, you can qualify for both benefits.

	Supplemental Security Income (SSI)	Supplemental Security Disability Insurance (SSDI)
Minimum Eligibility Requirements	Must meet Social Security's disability criteria AND have limited income and resources.	Must meet Social Security's disability criteria AND have work credits, either based on your own work history or that of a spouse or parent.
Health Insurance Coverage Provided	Automatically qualifies for Medicaid upon receipt of SSI	Automatically qualifies for Medicare after a 24 month waiting period from time benefits begin (no waiting period for persons with ALS)
How Monthly Payment Amount is Determined	To figure the payment amount, they start with the Federal Benefit Rate (FBR) . Then, they subtract your countable income from the FBR and then add your state supplement, if any. They do not count all of the income that you have. The income amount left after they make all the allowable deductions is "countable income". Usually, the FBR is adjusted each year to account for cost-of-living changes.	Your SSDI monthly payment amount is based on the worker's lifetime average earnings covered by Social Security. SSDI monthly benefits can be paid to dependents on your record, such as minor children.
How To Apply	You can apply for SSI online only if you are an adult with a disability. If applying for a child 17 or younger, visit your local Social Security office or call 1-800-772-1213 (TTY 1-800-325-0778) between 7:00 am - 7:00 pm Monday - Friday.	You can apply for SSDI benefits online at any age. You can also apply by calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) or by visiting your local Social Security office.

Source: [Social Security Online - The Red Book - A Guide to Work Incentives \(ssa.gov\)](#) and [SSI vs SSDI: Differences, Benefits, and How to Apply \(ncoa.org\)](#)

Additional Resources:

- [Apply For A Child \(Under Age 18\) | Disability Benefits | SSA](#)
- [What You Need To Know About Your Supplemental Security Income \(SSI\) When You Turn 18 \(ssa.gov\)](#)
- [Understanding Supplemental Security Income \(SSI\) -- Home Page \(ssa.gov\)](#)
- [Disability Benefits | SSA](#)

NC's Family to Family Health Information Center

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