

~ The Difference Between ~
Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) Disability

Below is a brief chart with detailed links to help further understand these two programs.

<u>Social Security Disability Insurance (SSDI)</u>	<u>Supplemental Security Income (SSI)</u>
<p>This program is financed with Social Security taxes paid by workers, employers, and self-employed persons.</p> <ul style="list-style-type: none"> • The worker will get <u>Medicare</u> coverage automatically after receiving disability benefits for two years. • To be eligible for a Social Security benefit, the worker must earn sufficient credits based on taxable work to be "<u>insured</u>" for Social Security purposes. • Disability benefits are payable to: <ul style="list-style-type: none"> • blind or disabled workers • <u>their children</u> • <u>widow(er)s</u> • <u>adults disabled since childhood</u> • The amount of the monthly disability benefit is based on the Social Security earnings record of the insured worker. <p>See <u>Understanding the Benefits</u> for a complete explanation SSDI.</p> <p style="text-align: center;"><u>Social Security Disability Insurance (SSDI)</u></p>	<p>This program is financed through general revenues from taxes, meaning benefits are not based on your prior work history.</p> <ul style="list-style-type: none"> • In most states, beneficiaries will automatically be eligible for <u>Medicaid</u>. • SSI benefits are payable to: <ul style="list-style-type: none"> • individuals age 65 or older • adults who are disabled or blind • <u>children who are disabled or blind</u> • Eligibility requirements: <ul style="list-style-type: none"> • Have limited <u>income</u> and <u>resources</u> meet the living arrangement requirements • A U.S. citizen or national, or in one of certain categories of aliens. • The monthly payment varies up to the maximum <u>federal benefit rate</u>, which may be <u>supplemented by the state</u>. <p>See <u>Understanding Supplemental Security Income</u> for a complete explanation of SSI.</p> <p style="text-align: center;"><u>Supplemental Security Income (SSI)</u></p>

Answers to other related Social Security Disability Topics.

- [Time it takes to get disability benefits](#)
- [Effects of private disability on Social Security benefits](#)
- [Time limits on Social Security disability benefits](#)
- [How your disability affects your benefit amount](#)
- [Eligibility requirements for a disabled adult child's benefit](#)
- [How do I apply for disability benefits?](#)