

Living with OI: Understanding SSI & SSDI

The Social Security Administration is responsible for two major programs that provide benefits based on disability: Social Security Disability Insurance (SSDI), based on prior work under Social Security, and Supplemental Security Income (SSI). This information is an introduction to SSI & SSDI, and is not all inclusive. Please refer to the Social Security Administration's website at www.socialsecurity.gov or contact a local office for details.

What is SSDI?

Social Security Disability Insurance (SSDI) is financed with Social Security taxes paid by workers, employers, and self-employed persons. To be eligible for a Social Security benefit, the worker must earn sufficient credits based on taxable work to be "insured" for Social Security purposes. Disability benefits are payable to blind or disabled workers, widow(er)s, or adults disabled since childhood, who are otherwise eligible. The amount of the monthly disability benefit is based on the Social Security earnings record of the insured worker.

What is SSI?

Supplemental Security Income (SSI) is a program financed through general revenues. Under SSI, payments are made on the basis of financial need. SSI disability benefits are payable to adults or children who are disabled or blind, have limited income and resources, meet the living arrangement requirements, and are otherwise eligible. The monthly payment varies up to the maximum federal benefit rate.

How can I apply?

You can complete some or all of the forms online through the Social Security Administration's website www.socialsecurity.gov. Application can also be made in person at a Social Security office. Besides the application an interview may be required as well as a document from a doctor that documents the disability. Because there are many different types of OI, the letter from a doctor is crucial in establishing eligibility for disability payments.

What do I need to apply?

The **Disability Starter Kit** available from the Social Security Administration office or website will help you get begin the application process. Kits are available in English and Spanish for adults and for children under age 18. The starter kit provides:

- General information about applying for disability benefits.
- A checklist of documents and information that will be needed.
- A worksheet to help you gather and organize the information needed for the disability interview or to complete the online forms.

The kits also provide general information about the disability programs and the decision-making process that can help take some of the mystery out of applying for disability benefits.

Can I work and still receive benefits?

If you are receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) and want to work, the Social Security Administration has several work incentives that may help you to return to work without losing your benefits. Talk to a counselor for up-to-date information.

What happens if I'm denied benefits?

If you or a family member is denied benefits talk with a Social Security Administration counselor. It is important to understand the basis for the denial and understand your full range of options. Often an appeal is possible.

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