



# Social Security and Disability

There are two main Social Security programs to support people with disabilities, Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

## **Social Security Disability Insurance (SSDI)**

Disability under Social Security is based on your inability to work. You are considered to be disabled under Social Security rules if you cannot do work that you did before, and it is decided that you cannot adjust to other work because of your medical condition(s). Your disability must also last or be expected to last for at least one year or to result in death.

In addition to meeting the definition of disability, you must have worked long enough, and recently enough, under Social Security to qualify for disability benefits. A person must have worked at least 5 of the 10 years immediately before the disability and paid FICA taxes. The disability or impairments must be expected to last for at least 12 months.

SSDI benefits are available to workers who have "medically determinable" impairments that prevent them from staying on the job or from performing any "substantial gainful activity." SSDI is the safety net for workers who cannot be helped by adjustments and adaptations called "reasonable accommodations" in the Americans with Disabilities Act (ADA).

A large number of initial SSDI claims are denied by Social Security. There are three levels of appeals process, though. To win a claim at any level, an applicant must provide medical evidence of a disabling condition. The best source of this evidence is the applicant's doctor, not the applicant.

## **Supplemental Security Income (SSI)**

Supplemental Security Income (SSI) is a program that makes monthly payments to people who have limited income and resources if they are 65 or older or if they are blind

or have another disability. Being eligible for SSI means you receive a monthly benefit and, depending on the state where you live, the following benefits and services: Medicaid; food stamps; Medicare premiums are paid (all states).

Supplemental Security Income benefits are not based on your prior work or a family member's prior work.

In most states, SSI recipients also can get Medicaid (medical assistance) to pay for hospital stays, doctor bills, prescription drugs, and other health costs.

SSI recipients may also be eligible for food stamps in every state except California. The SSI Program is funded by General Revenue. It is not funded through Social Security taxes withheld under the Federal Insurance Contributions Act (FICA).

Contact the nearest Social Security office for details on disability programs.

Source: Social Security Administration, Allsup, Inc.

The above excerpt is from the Christopher & Dana Reeve Foundation Paralysis Resource Center website.

<https://www.christopherreeve.org/living-with-paralysis/costs-and-insurance/social-security-and-disability>

## **Websites**

### **Social Security: Disability Programs**

<http://www.ssa.gov/disability/>

This site offers an overview of Social Security Disability benefits.

### **Social Security: Representative Payee Information**

<https://www.ssa.gov/payee/index.htm>

Social Security's Representative Payment Program provides benefit payment management for beneficiaries who are incapable of managing their Social Security or Supplemental Security Income (SSI) payments.

### **Disability Benefits 101**

<http://www.db101.org/>

provides tools and information on employment, health coverage, and benefits for people in Alaska, California, Michigan, Minnesota, New Jersey, Arizona, Missouri, and Ohio.

### **National Organization of Social Security Claimants' Representatives (NOSSCR)**

<http://www.nosscr.org/>

161 Airport Executive Park

Nanuet, NY 10954

Phone: 845-682-1880

Lawyer Referral Service: 800-431-2804

Email: [nosscr@nosscr.org](mailto:nosscr@nosscr.org)

NOSSCR provides representation and advocacy on behalf of persons who are seeking Social Security and Supplemental Security Income.

### **Electronic Publication**

**Disability Evaluation Under Social Security.** Social Security Administration. Office of Disability

<https://www.ssa.gov/disability/professionals/bluebook/>

Disability Evaluation Under Social Security, (also known as the Blue Book), has been specially prepared to provide physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration. It explains how each program works, and the kinds of information a health professional can furnish to help ensure sound and prompt decisions on disability claims. This is no longer published in print as a book but is available and updated at the above website.

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