



Social Security: SSD/SSI - A Comparison

Categories : [Disability Related Services](#), [Income Assistance](#)

SSD Social Security Disability

SSD is a financial assistance program for people who have earned enough Social Security credits to qualify for disability on their own work record. Eligibility **IS NOT** based upon income or assets.

Applications are available at the SSA website or by phone, and can be submitted online or at a Social Security office.

Applicants must have a medical condition that limits your ability to do basic work activities and that will last at least 12 months or result in death.

The first benefit check is paid the sixth full month after the date that the disability began. There is a five month waiting period before benefits start.

Appeals must be filed at a Social Security office within 60 days of receiving a determination letter. If a claim is denied for a medical reason, an appeal can be filed at the SSA website.

Monthly payment is based on a person's lifetime average of Social Security taxed earnings.

Certain members of a person's family may qualify for benefits based on that person's work record.

People receiving SSD are automatically eligible for Medicare after they have received SSD benefits for two years. They may also be eligible for Medicaid if their income and assets are low enough.

A Trial Work Period (TWP) of nine months (not necessarily consecutive) allows a person to work and earn money (regardless of amount) and continue receiving SSD benefits.

Benefits can stop if it is determined that a person's medical condition has improved to the point that it is no longer considered a disability.

SSI Supplemental Security Income

SSI is a financial assistance program for people who have **NOT** earned enough Social Security credits to qualify for disability on their own work record. Eligibility **IS** based upon income and assets.

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The first benefit check is paid the first full month after the date a person filed a claim, or, if later, the date on which the person becomes eligible for SSI.

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Monthly payment is a standard, minimum amount.

SSI payments are for the disabled individual only.

People receiving SSI may qualify for Medicare, Medicaid, SNAP (food stamps), State Supplement, and other types of assistance.

Payments may be paid to persons even if they work. As earnings increase, the amount of SSI payment is reduced. If SSI payments stop because of wages, the person may be able to keep Medicaid coverage.

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For more information on SSD: <http://www.socialsecurity.gov/pgm/disability.htm>

For more information on SSI: <http://www.socialsecurity.gov/ssi/index.htm>

To Find Providers in Connecticut's Community Resources Database:

Search by agency name: [Social Security Administration, United States](#)

SOURCE: Social Security Administration

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