

Cash Assistance for Massachusetts Residents with Disabilities (Brief)

In addition to this introduction, we suggest you read the “Sources and for More Information” links **and discuss your individual situation** with your social worker or advocate.

Social Security Disability Insurance (SSDI)

SSDI Eligibility

- **Work history – you must have worked:**
 - in jobs where you paid Federal Insurance Contributions Act (FICA) taxes AND
 - for at least a **certain length of time** (amount depends on your age) AND
 - a certain amount of this work must have been **recent**.

See if your work history may qualify: SSA Disability Benefits brochure at socialsecurity.gov/pubs/EN-05-10029.pdf (pages 2-3).

In some cases, you may be eligible based a spouse’s or a parent’s work record.
- **Disability – SSDI defines disability** as a condition that:
 - **is expected to last at least 12 months or result in death.**
 - **prevents you from engaging in “Substantial Gainful Activity (SGA)”**. If you can work and earn over the SGA amount you will be considered **NOT** disabled for SSDI and SSI. In 2025, if you earn over \$1,620 per month in gross wages (or \$2,700 per month if you are blind) you are considered **not** disabled.
 - is a **severe** condition that appears on is equivalent to one of the Social Security Administration (SSA) lists of disabling conditions, OR you must go through a process to prove that your condition prevents you from working.

Note: SSI uses the same definition of disability- learn more about SSI below.
- **SSDI is NOT based on financial need.** You may qualify no matter what you have in savings and investments.

SSDI Benefits

- **5 Month Waiting/Ineligibility Period-** SSDI does not pay benefits for the first five months you are disabled.
- You can see your personal benefits estimate at ssa.gov/myaccount/, or call 800-772-1213.
- **If you get benefits, your spouse, minor children and/or disabled adult children may also be eligible for benefits.** Ask SSA about Dependents’ benefits.

To Apply for SSDI

- **Call the Social Security Administration at 800-772-1213 to make an appointment to apply in person at your local office.** If you have a disability that requires an accessibility

accommodation, ask for a telephone appointment. Someone else can begin the application for you, but you will need to sign it.

- **Tips**

- **We recommend you apply in person or by phone so that you can ask questions.**
- **Don't delay** - SSDI can pay retroactive benefits, but only going back 12 months.
 - **Ensure that the medical reports and all documents are submitted in a timely manner.** On the Disability Report make sure you list Mass General. Social Security will then ask our Health Information Services (medical records) to send SSA an electronic copy of your medical record. Ask your doctors to respond to any SSA requests and check-back to confirm they have.
- **Plan to appeal-** applications are often denied on the first application and then approved on appeal.

Sources and for More Information:

- *Disability Benefits*, SSA Publication No. 05-10029, August 2022 - ssa.gov/pubs/EN-05-10029.pdf
 - *Social Security Disability Insurance: A Primer*, AARP Public Policy Institute, assets.aarp.org/rgcenter/econ/i28_ssdi.pdf.
 - *Adult Disability Starter Kit* ssa.gov/disability/disability_starter_kits_adult_eng.htm (Spanish: ssa.gov/disability/SP_dib_starter_kits_adult.htm)
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Supplemental Security Income (SSI)

SSI Eligibility

- **You do NOT need to have paid into the social security system to qualify for SSI benefits** (except for certain immigrants).
- **Categorical eligibility:** You must be disabled, blind, or at least 65 years old. SSI and SSDI use the same process to determine disability. Learn more in the SSDI section above.
- **Financial eligibility:** SSI is a **needs-based program** with income and asset limits. See **Sources and for More Information** at the end of this section for more detail.
- **Citizenship status:**
 - Undocumented immigrants are not eligible.
 - Legal immigrants may be eligible depending on your specific immigration status, when you entered the country and how long you have had that status.
 - **Immigrant eligibility is complex; we suggest you discuss with your social worker or an advocate experienced in immigrant benefit eligibility.**

To Apply for SSI

- **Advocates recommend you apply in person or on the phone so you can ask questions.**
- **Call the Social Security Administration at 800-772-1213 to make an appointment** to apply in person. If you have a disability that requires an accessibility accommodation, ask for a telephone appointment. Someone else can begin the application for you, but you will need to sign it.
- **Apply as soon as possible.** If approved for SSI you'll be paid benefits for the month following your application, not before, even if you were disabled or over 65 before.

Sources and for More Information:

- *Supplemental Security Income (SSI)* SSA Publication No. 05-11000, May 2023- ssa.gov/pubs/11000.html

- *Disability Starter Kits:*
 - o Adult- ssa.gov/disability/disability_starter_kits_adult_eng.htm (Spanish: ssa.gov/disability/SP_dib_starter_kits_adult.htm)
 - o Child - under age 18 ssa.gov/disability/disability_starter_kits_child_eng.htm (Spanish: ssa.gov/disability/SP_dib_starter_kits_child.htm)
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Transitional Assistance to Families with Dependent Children (TAFDC)

TAFDC (known as TANF in other states) gives temporary cash assistance to low-income families with children. If you are pregnant or have children, you may qualify. You do **not** need to be disabled.

TAFDC Eligibility

- **Categorical eligibility**
 - o Pregnant teens (under 18) who meet school attendance requirements OR
 - o Pregnant people in the final 120 days of pregnancy OR
 - o Families with children under age 18 (or age 18 and a full-time student)
- **Financial eligibility: you must have a low income** (as of 10/1/21, there is no asset limit). See **Sources and for More Information** at the end of this section for details.
- **Other eligibility requirements**
 - o **You must be a Massachusetts resident.**
 - o **Immigration status-** undocumented immigrants are not eligible, but their citizen children may be. Legal immigrants may be eligible depending on their specific immigration status and length of time that they have had that status. **Immigrant eligibility is complex; we suggest you discuss with your social worker or an advocate experienced with immigrant benefit eligibility.**

To Apply for TAFDC

Apply through the Department of Transitional Assistance (DTA) office. Applicants can apply online via DTACONNECT: dtaconnect.eohhs.mass.gov/ or find a local office at: eohhs.ehs.state.ma.us/DTAOffices/default.aspx or call 800-249-2007.

Sources and for More Information:

- *TAFDC Advocacy Guide*, Massachusetts Law Reform Institute, <https://www.masslegalservices.org/content/2022-tafdc-advocacy-guide>
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Emergency Aid to Elders, Disabled and Children (EAEDC)

EAEDC is a Massachusetts program that gives cash assistance to **very** low-income people who are not receiving TAFDC, SSI, or similar benefits.

EAEDC Eligibility

- **Categorical eligibility:** There are a few eligibility categories, but we'll focus on disability.
 - o **Disability duration-** EAEDC requires the disability be expected to last at least 60 days. This is much shorter than the 12 months (or expected to result in death) required by SSI and SSDI.

- **Financial eligibility:** You must have **very** limited income and assets (savings, investments, etc.)
 - o **Income-** The maximum **countable** income limit is \$334.10/month for an individual or \$434.70/month for a family of 2.
 - o **Assets-** as of 10/1/21, EAEDC no longer has an eligibility asset limit.
- **You must be a Massachusetts resident.**
- **Immigration status-** you must have a legal immigration status, but the rules are more generous than other programs. There is no “5-year bar” on receiving benefits.
- You must also **not** be eligible for TAFDC, Unemployment, or Veterans' Services. You may get EAEDC while awaiting SSI benefits, but you will have to pay it back; EAEDC benefits you received will be subtracted from your SSI payments.

To Apply for EAEDC

Apply through the Department of Transitional Assistance (DTA) office. Applicants can apply online via DTACONnect: dtaconnect.eohhs.mass.gov/ or find a local office at: eohhs.ehs.state.ma.us/DTAOffices/default.aspx or call 800-249-2007.

Make sure you sign and date an application the first time you go to the DTA office even if no one is available to help you complete it that day. If you are found eligible, benefits will be due to you starting the day you sign this form.

Sources and for More Information:

- *EAEDC Advocacy Guide*, Massachusetts Law Reform Institute, masslegalhelp.org/income-benefits/eaedc-advocacy-guide
- *TAFDC and EAEDC Benefit Increase Report*, Department of Transitional Assistance: mass.gov/doc/tafdc-and-eaedc-benefit-increase-report/download, January 2021

Application Assistance and Other Types of Help

People with low income may also be eligible for other types of help. Ask your social worker or contact your local Independent Living Center for additional options.

Independent Living Centers (ILCs) are also called Centers for Independent Living (CILs). ILCs are run by and for people with disabilities. They can offer guidance on a wide range of topics. They may even be able to help you complete applications.

Find an Independent Living Center near you:

- In Massachusetts - masilc.org/findacenter
- In other states - ilru.org/html/publications/directory/index.html