**For staff training and quick reference – NOT a Patient Handout**

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|  | **Supplemental Security Income (SSI)** | **Social Security Disability Insurance (SSDI)** |
| **Categorial Eligibility** | Must be disabled, blind **or age 65** or older | Must be disabled |
| **Financial**  **Eligibility** | Needs-based program | Not need-based program – no asset limit; no unearned income limit (See Substantial Gainful Activity below) |
| **Need to work or pay in to the system?** | One does NOT have to have paid into the social security system to qualify (**except for certain immigrants**) | * Must have “insured status” gained by working in FICA-covered work and paying FICA taxes. See website for specific work credits based on age. * One must have earned a certain number of work credits- **duration** of work and **recent** work requirements |
| **Eligibility & Ineligibility Period** | Benefits are payable the **month after application**, no ineligibility period | * SSDI does not pay benefits for the first 5 full months of disability **(from disability onset date, not application date)** * “waiting period” can be confusing- no benefits are due for this period |
| **Retroactive Payments** | Unlike SSDI, SSI does **not** offer retroactive-benefits – you are only eligible for benefits starting the month after application | SSDI can pay up to a **maximum of 12 months of retroactive payments** when **disability onset date** is determined to be before the date of application |
| **Disability**  (first stages) | * Has or is expected to last **12 months OR result in death** **AND** * results in the inability to perform **Substantial Gainful Activity (SGA)** * (Additional steps in process) | Same as for SSI |