

# Key Differences Between Social Security Disability (SSD) and Supplemental Security Income (SSI) Disability Benefits

There are two [Social Security disability programs](#): Social Security Disability (SSD) and Supplemental Security Income (SSI). It is common for people to use the names or abbreviations of these programs interchangeably, however they are both very different. An individual can be eligible for both, one, or none.

Social Security disability (SSD, or SSDI) benefits can be paid to a disabled person who worked long enough to earn the required number of work credits to be eligible. There are many benefits to SSD benefits, such as:

- You can be paid past-due disability benefits up to 12 months prior to your filing date.
- Your monthly benefit amount is likely higher than what the SSI program pays.
- There are no financial restrictions to eligibility (you can have 1 million dollars in the bank and still be paid SSD benefits).
- It is possible to be paid additional benefits if you have dependents.
- You are eligible for Medicare two years and five months after your date of disability.

A disabled widow or disabled adult child (ages 18-22) may also qualify for SSD benefits even if that person never worked.

If you are not eligible for SSD benefits, the only other

disability program is Supplemental Security Income (SSI) benefits. The rules for disability are the same, but there are many significant differences that make this type of benefit less advantageous by comparison to the SSD program. Consider the following:

- SSI benefits can only be paid as of the date you file the application, and not prior.
- The maximum monthly SSI benefit is around \$733, and can be reduced by various factors such as food and shelter provided to you by others.
- You, your spouse, and sometimes your household cannot have income or resources beyond the SSI limits set by Social Security.
- You cannot receive any additional payment of SSI benefits because you have dependents.
- You cannot receive Medicare, but can qualify for Medicaid if approved for SSI benefits.

An experienced Social Security disability attorney will work to prove your disability under the SSD program, SSI program, or possibly both. Our consultations are free.