

## SSI and SSDI: A Comparison

The Social Security Administration has two disability programs which are federally funded. They are often confused because they have many similarities and some important differences. This article describes the differences between Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI).

### Similarities

- Medical and functional disability criteria
  - Both programs have the same criteria for determining disability based on medical evidence and functional abilities.
- Application process
  - Although there are different forms, both programs utilize the same application process and share one disability determination.
- Health insurance
  - Each program has an associated health insurance program.

### Key Difference: Non-Medical Criteria

- SSI is based on need
- SSDI is based on contributions by employees and employers to the Social Security trust fund as authorized by the Federal Insurance Contributions Act (FICA)

### Other Differences

- Benefit amount
- Eligibility dates
- Health insurance
- Work incentives

## Comparison of SSI and SSDI

| Supplemental Security Income<br>SSI  | Social Security Disability Insurance<br>SSDI  |
|--|---|
| <p><b>Benefits to:</b></p> <ul style="list-style-type: none"> <li>*Low income</li> <li>*Disabled, blind, or elderly individuals</li> </ul>   | <p><b>Benefits to:</b></p> <ul style="list-style-type: none"> <li>* Insured</li> <li>*Disabled or blind individuals and some eligible family members</li> </ul>   |
| <p><b>Based on Need:</b></p> <ul style="list-style-type: none"> <li>*Need is a complete picture of income, living arrangement, and personal resources</li> <li>*Monthly benefit amount is set each year by Congress</li> </ul> | <p><b>Based on Earnings:</b></p> <ul style="list-style-type: none"> <li>*Employees and employers pay into Social Security</li> <li>*Benefit amount based on FICA contributions</li> </ul>   |
| <p><b>Documentation:</b></p> <ul style="list-style-type: none"> <li>*Income</li> <li>*Living Arrangement</li> <li>*Personal resources and assets</li> </ul>  | <p><b>Documentation:</b></p> <ul style="list-style-type: none"> <li>*Recent wage information (W-2, paycheck stubs)</li> <li>*Work and earning history</li> </ul>  |
| <p><b>Date of Eligibility:</b></p> <ul style="list-style-type: none"> <li>*Uses protective filing date (PFD)</li> <li>*PFD=Date applicant contacts SSA to indicate intent to file application</li> </ul>                       | <p><b>Date of eligibility:</b></p> <ul style="list-style-type: none"> <li>* Uses the “date of onset” (when the person became disabled), determined by DDS</li> <li>*Eligibility begins five months after date of onset</li> </ul> |