

# Comparison of Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)



This is a quick comparison of some of the rules governing SSI and SSDI. See [SSA Red Book](#) for full details and other eligibility, rules, restrictions about SSA benefits and returning to work.

| Rule                                 | Supplemental Security Income (SSI)  | Social Security Disability Insurance (SSDI)  |
|--------------------------------------|---|--|
| <b>General Eligibility</b>           | SSI program provides monthly payments to adults and children of any age who have low income and resources, and who are blind or disabled.   | SSDI pays benefits to a person with a disability and to certain disabled members of their family age 18 and over if the “wage earner” is “insured.” This means that they have worked long enough and recently enough and paid Social Security taxes on their earnings. |
| <b>Non-Medical and Medical Rules</b> | A person must meet the non-medical rules before SSA will evaluate their disability. The definition of disability is the same for an adult (over age 18) for SSI and SSDI. The SSI program has a different definition of disability for a child (under age 18) and they and their parents must both have limited income and limited resources. |  |
| <b>When benefits begin</b>           | 1st full month of disability. There are no benefits paid prior to the month of application.   | After the established onset of disability date, benefits begin the first month after the five-month waiting period (Exception: ALS). SSA will not pay these benefits retroactively more than 12 months before the date of application.                                 |

| Rule  | Supplemental Security Income (SSI)   | Social Security Disability Insurance (SSDI)   |
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| <p><b>Health insurance</b></p>  | <p>Being eligible for SSI in Illinois does not automatically give you Medicaid; there are income and resource limits.</p> <p><a href="#"><u>Learn how to apply for Medicaid in Illinois.</u></a></p>                 | <p>Medicare begins after a 24-month waiting period from the date of entitlement (no waiting period for persons with ALS or ESRD).</p>   |
| <p><b>Income at the time of application (initial eligibility)</b></p> | <p>Under the age of 18, parental income is counted.</p> <p>Age 18 and older, SSA counts most earnings and unearned income.</p>   | <p>Workers' compensation payments or a lump sum payment and some types of public benefits may affect the amount of benefits paid or entitlement to benefits.</p>  |
| <p><b>Income after eligibility or entitlement</b></p>                 | <p>Benefits will be reduced/eliminated as income rises. Less than one-half of earned income is counted.</p>  | <p>After use of Trial Work Period and three grace months, payments will temporarily suspend when countable earnings exceed the Substantial Gainful Activity (SGA) level. The monthly SGA amount for non-blind individuals for 2024 is \$1,550 and for statutorily blind individuals is \$2,590.</p> |
| <p><b>Maximum benefit (monthly)</b></p>                               | <p>\$943/\$1,415 (single/married couple) in 2023 (based on income).</p> <p>Some states add money to the federal SSI payment. Where and with whom you live also makes a difference in the amount of the payments.</p> | <p>\$3,822 in 2023 (based on work history).</p>   |

| <b>Rule</b>            | <b>Supplemental Security Income (SSI)</b>  | <b>Social Security Disability Insurance (SSDI)</b> |
|------------------------|--|--|
| <b>Resource Limits</b> | <p>Adults who are disabled must be below \$2,000, couples below \$3,000. SSA counts cash, bank accounts, stocks and bonds, but doesn't count an ABLA account up to \$100,000.</p> <p>The amount of resources for a child and their parent(s) depends upon the number of parents who live in the household.</p> <p>Not all assets are resources. EG: SSA doesn't count the house you live in and usually doesn't count a car.</p> | Resources and assets are not limited.              |

# WORK INCENTIVES



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| <b>Work Reporting</b>                        | Work must be reported on a monthly basis to reduce the chance of being overpaid benefits: <a href="#">Wage Reporting Fact Sheet (nationaldisabilityinstitute.org)</a> . Please follow the guidance in the fact sheet or guidance provided by your local SSA office.   |
| <b>Work Incentives</b>                       | Some rules apply to both SSI and SSDI while others apply to only SSI OR SSDI. These Incentives are special rules to make it possible for people receiving SSI and/or SSDI to work and still receive monthly payments and Medicare or Medicaid while working or to become self-sufficient if that is their choice. For more information on all SSA work incentives, use the <a href="#">SSA Redbook – A Guide to Work Incentives</a> . |
| <b>Work Incentives Seminar Events (WISE)</b> | Beneficiaries and others may register for scheduled WISE webinars at <a href="#">choosework.ssa.gov</a> or by calling the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday from 8 a.m. to 8 p.m. ET. Archived versions of past events are also available.   |
| <b>Ticket to Work</b>                        | <p>The Ticket to Work Program is a self-sufficiency program for recipients of SSI and SSDI who want to work and participate in planning their employment.</p> <p>For more information, <a href="#">contact the Ticket to Work Help Line</a>: 1-866-968-7842 or 1-866-833-2967 (TTY)</p>   |
| <b>Plan to Achieve Self-Support (PASS)</b>   | Allows income and/or resources to be set aside to pursue an employment goal or self-employment. <a href="#">Visit ssa.gov for more information</a> .  |

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| <p><b>Impairment-Related Work Expenses (IRWE)</b></p> | <p>SSA deducts the cost of certain disability related expenses a person pays for in order to work when the beneficiary supplies SSA with details and receipts. Examples of impairment-related expenses are; a wheelchair, certain transportation costs and specialized work-related equipment.</p>   |
| <p><b>Section 301 Continued Payments</b></p>          | <p>If found to have medically improved to the point where someone no longer meets the definition of disability, SSA will continue monthly payments If they were participating in a qualified employment program when benefits were ceased and participation increases the likelihood of decreased reliance on benefits (SSI) or the elimination of benefits (SSDI).</p>    |
| <p><b>Expedited Reinstatement (EXR)</b></p>           | <p>If benefits had stopped due to earnings level, but then beneficiary is no longer able to work because of their same or a related disability condition, benefits can resume without having to complete a new application. While Social Security determines whether disability continues, beneficiary is eligible to receive temporary benefits for up to six months.</p> |

| <p><b>Work Incentives</b></p>            | <p><b>SSI</b></p>   | <p><b>SSDI</b></p>   |
|--|---|--|
| <p><b>Continued Medical Coverage</b></p> | <p>SSI beneficiaries who have earnings too high for an SSI monthly payment may remain eligible for Medicaid under <a href="#">1619(b)</a> even after their SSI check stops. If or when earnings decrease or work stops, monthly payments may be reinstated without a new application.</p> | <p>Most working SSDI beneficiaries will continue to receive at least 93 consecutive months of Hospital (Part A); Supplemental Medical Insurance (Part B), if enrolled; and Prescription Drug coverage (Part D), if enrolled, after the nine month Trial Work Period. Part A is free, however, the premiums for Parts B and D must be paid in order for them to continue.</p> |

| Work Incentives                             | SSI  | SSDI  |
|---|--|---|
| <b>Trial Work Period (TWP)</b>              | A TWP does not apply to the SSI program  | <p>The TWP allows an SSDI beneficiary to test work for at least nine months. During the TWP, the beneficiary receives their full monthly payment regardless of how high earnings might be. A trial work month is used when earnings are more than \$1,110 in a month for 2024.</p> <p><a href="#">View full TWP details.</a></p>  |
| <b>Subsidies and Special Conditions</b>     | For SSI this is not applicable except in the initial month of application  | A support someone receives on the job due to their disability. SSA deducts the value of the support – whether the person pays for the support themselves or not – from earnings to decide what income counts.   |
| <b>Extended Period of Eligibility (EPE)</b> | EPE does not apply to the SSI program  | <p>The EPE begins the month after TWP ends. During the 36-month extended period of eligibility, benefits continue for all months' countable earnings or work activities are below the substantial gainful activity level. SGA = Substantial Gainful Activity = \$2,590 for blind/ \$1,550 for non-blind.</p> <p>* Net amount for self-employed. If SGA is performed after the 36-month EPE, benefits generally terminate.</p> |
| <b>Earned Income Exclusion</b>              | SSA applies a \$20 general income exclusion plus does not count the first \$65 of earnings in a month and one-half of the remaining earnings. Therefore, SSA counts less than one-half of earnings when figuring SSI payment amount. | Earned Income Exclusion does not apply to SSDI  |

| Work Incentives   | SSI  | SSDI   |
|---|--|--|
| <p><b>Student Earned Income Exclusion</b></p> <p><u><b>SEIE</b></u></p> | <p>For a student under age 22, who is regularly attending school, wages earned from work, up to \$2,290 a month or a maximum of \$9,230 a year, do not count against their SSI benefit. These numbers are for 2024 and change annually.</p>                          | <p>Student Earned Income Exclusion does not apply to SSDI</p>                  |
| <p><u>Blind Work Expenses</u> (BWE)</p>                                 | <p>SSA deducts the cost of certain expenses needed to go to work when the beneficiary supplies SSA with receipts. Examples include: costs involved with having a guide dog, translation of material into braille and other expenses also covered under the IRWE.</p> | <p>BWE does not apply to SSDI, however, some of the expenses may be IRWEs.</p> |

