

SOCIAL SECURITY PROGRAMS

Social Security Disability Insurance (SSDI)	Supplemental Security Income (SSI)
Needs to have worked long enough to meet the “quarters of coverage” requirements	Needs based program for individuals with little or no work history
No Asset Limit	Asset limit - \$2,000 for individual, \$3,000 for a couple
No Income Limit	Income limit \$753 per month for individual, \$1,120 per month for a couple
No minimum or maximum monthly benefit amount. Monthly benefit based on an individual’s work history	Maximum monthly benefit amount of \$733 per month for an individual, \$1,100 for couple
Must have a disability that is expected to last at least one year or result in death.	Must have a disability that is expected to last at least one year or result in death
An individual either receives their full cash benefit or none at all, based on earnings	Benefit is gradually decreased as wages increase
Health coverage is available in the form of Medicare	Health coverage is available usually through Medicaid
Most Commonly Used Work Incentives <ul style="list-style-type: none"> • Trial Work Period • Extended Period of Eligibility • Extended Medicare • Impairment Related Work Expenses 	Most Commonly Used Work Incentives <ul style="list-style-type: none"> • Earned Income Exclusions • Student Earned Income Exclusion • 1619(b) • Impairment Related Work Expenses • Plan to Achieve Self-Support
Individuals can receive both SSDI and SSI	