



## What is the difference between the two disability programs?

**SSI is a federally financed program for people who are disabled, blind, or aged and who have limited income and resources.** The payment is a set amount per month. In 2010, it is \$674. This amount is less if you receive income, are living for free with someone, or have housing or other services, such as food, provided to you for free by an agency or nursing home.

**SSDI is an insurance payment for people with disabilities who have worked.** The payment amount is based on work history and the FICA payments taken out of paychecks.

You do not get credit for time you have worked without paying government taxes.

People can receive both benefit payments. If their SSDI payment is less than the monthly SSI payment, they may qualify for SSI to make up the difference.

## How does the government know about my serious physical or mental problem?

When you apply for disability, Social Security (SSA) will ask you why you think you are disabled. It is important that you tell them all of the things that keep you from working on a regular basis, even if you think it is embarrassing. If you have lost jobs because you can't remember or can't learn things, be sure to let them know.

It is important to have a regular medical and mental health care provider. SSA will request records from these places and review them. You may also ask your medical or mental health provider to send SSA a letter stating what your disabling condition is, how long it will last, and how it limits your abilities.

## What about health insurance?

SSI recipients are eligible for Medicaid to pay for health care expenses. SSDI recipients are eligible for Medicare benefits, which begin two years after the date they became disabled. Depending on their income, they may also qualify for Medicaid.

## Who is eligible for disability?

There are federal guidelines that people must meet to qualify for disability. These guidelines can be complicated. The basic rule, however, is that an adult is considered disabled if he or she cannot engage in substantial work activity because of a physical or mental problem that is serious enough to lead to death or has lasted a year or more.



The government explains that substantial work means regular work (usually full-time) that results in a certain monthly income defined by the government (\$1,000 gross a month for 2010).

## What are serious physical or mental problems?

Disability benefits are awarded based on physical or mental problems that interfere with the ability to function in a work setting. It is about function, not just the diagnosis. Things that might interfere with function at work include serious difficulty walking, standing, sitting, reaching, speaking, understanding, concentrating, interacting with other people, using judgment, and following direction. The government has developed a book of the impairments recognized as disabling and the criteria for these conditions. The book is online at [www.socialsecurity.gov/disability/professionals/bluebook](http://www.socialsecurity.gov/disability/professionals/bluebook).



It is important to know that, just because you can't do the same work you've always done, the government might not find you disabled. You must be unable to do any basic work.

## What about alcohol and drug problems?

Past or current alcohol or drug problems, including misuse of prescription medications, can affect the outcome of your disability case. If your health records indicate a substance use issue, be sure to provide information about your treatment and recovery. It is important to indicate that the disabling condition is still present when sober.

## How do I apply for SSI or SSDI disability?

You can apply for SSDI benefits online. To apply for SSI you must go to the local Social Security office. It helps to have an appointment. Most people usually apply for both benefits. If you are approved, SSI benefits usually go back to the date you applied. SSDI benefits can go back to one year before you applied.



## How long does it take until I get benefits?

The process can be very long—sometimes two years. Most people are denied on their initial application. Often this is because they don't have the medical records to support their disability claim or because they didn't tell Social Security about the reasons they can't work.

## What happens if I am denied?

If you are denied on your first application, you can ask for reconsideration. You must do this within 60 days. If you are denied at the reconsideration level, you have 60 days to ask for a hearing. The wait for a hearing is very long because the case will go before a judge. If the hearing results in a denial, you can request a further appeal or reapply.

## Do I need a lawyer?

You don't need a lawyer to apply. It's possible to consult a lawyer at any time. Also, it's helpful to have a lawyer if you are going to a hearing.

## If I get disability, can I work?

People are encouraged to work if they can. Talk with your local Social Security office about their work incentive programs. Keep in contact with your mental health and medical providers. SSA will review

your case periodically. If you are no longer disabled, SSA may stop your benefits.

## Anything else I should know?



Be sure to keep Social Security informed about your address. Sometimes they approve someone for disability benefits but can't find the person to distribute payment.

Many communities have programs staffed with professionals trained to help people apply for disability. Ask at your clinic or hospital if they have this type of program—sometimes it's called SOAR.

This is a general overview of the disability process. Please consult the Social Security office or Web site for specific details:

**1-800-772-1213 (National office)**

**3004 Tower Boulevard**

**Durham, NC 27707**

**1-888-759-3908 (Local office)**

**[www.socialsecurity.gov](http://www.socialsecurity.gov)**

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# Applying for Disability Benefits

## What You Need to Know



**“Disability”** is what people often call two government programs run by the Social Security Administration (SSA). They are **Supplemental Security Income** (SSI) and **Social Security Disability Insurance** (SSDI).

