


Supplemental Security Income (SSI)		Social Security Disability Insurance Program (SSDI)
<ul style="list-style-type: none"> ● Birth to 18 years (SSA will notify you at age 18 that your benefits require a redetermination). OR ● Apply as an adult at age 18. 	Age ¹	<ul style="list-style-type: none"> ● Adult-age 18 or older. ● A child under the age of 18 may be eligible for a dependent payment; however, these benefits stop at age 18. If the child has a disability, they need to apply at age 18.
<ul style="list-style-type: none"> ● Meet SSA's definition of disabled. ● Low income or no income (both based on total household income). ● Must be a US Citizen or Green Card Holder. 	Eligibility Requirements	<ul style="list-style-type: none"> ● Meets SSA's definition of disabled.² ● Must be a US Citizen or Green Card Holder. ● Must have worked 5 out of the previous 10 years before onset of disability. ● Must have 20 work credits³ within a 10 year period (money earned also affects credits counted) OR parent has a disability, or is deceased, or retired.
<ul style="list-style-type: none"> ● \$1.00 Minimum to \$674.00 maximum per month. 	Amount ⁴	<ul style="list-style-type: none"> ● Based on work history and credits—no maximum monthly amount is set.
<ul style="list-style-type: none"> ● Medicaid (individuals must apply through the Oklahoma Department of Human Services [OKDHS]; applications take 30-60 days to process). 	Health Insurance	<ul style="list-style-type: none"> ● Medicare (coverage starts 24 months after eligibility for disability). ● At age 18, children may be covered if they were determined to have a disability prior to turning 22 years old; however, coverage does not begin for 24 months.
<ul style="list-style-type: none"> ● Time from application to eligibility varies. Some applications take as long as 120 days. Appeals may add 18 months or more. 	Timeline	<ul style="list-style-type: none"> ● Time from application to eligibility varies. Some applications take a very long time.
<ul style="list-style-type: none"> ● Some increase in income will result in a decrease in benefits. Report all changes in earnings to SSA. 	Special Notes	<ul style="list-style-type: none"> ● Small earnings do not affect the benefits; however, the time spent working and receiving benefits may affect benefits. Any changes in wages should be reported to the SSA office.

¹ Most applicants are denied. It is best practice to reapply and/or appeal the denial. Upon notification from SSA that benefits require redetermination, you must contact SSA or your benefits will stop.

² Minor child does not have to have a disability to obtain part of the parent's benefits.

³ A work credit equals money earned working and contributions to Social Security and Medicare (i.e., FICA or OASDI). Contact a Benefits Planner for more information.

⁴ Amount varies each year, and changes in income may affect individual amount. Report all changes to SSA.