

DRS Benefits Team Planners

Keith Tampkins
Chickasha
Phone: 405-224-3310
Fax: 405-222-1215
ktampkins@okdrs.gov

Nancy Holden
Enid
Phone: 580-233-0244
Fax: 580-233-6735
nholden@okdrs.gov

Nineveh Haysbert
Oklahoma City
Phone: 405-670-9100 ext. 117
Fax: 405-670-9292
nhaysbert@okdrs.gov

Peggy Cannon
Oklahoma City
405-522-7972
pcannon@okdrs.gov

Shirley Payne
Okmulgee
Phone: 918-756-5791
Fax: 918-756-0937
sapayne@okdrs.gov

Sylvia Wright
Tulsa
Phone: 918-581-2371
Fax: 918-384-2310
sfriendwright@okdrs.gov

For information on other areas,
contact:

Laurita Kirksey
Phone: 405-522-7963
lkirksey@okdrs.gov



"I'm able to keep my part-time job at the Oklahoma State Department of Education (OSDE) and continue to receive my Social Security benefits. I work 24 hours a week at the OSDE and still receive enough SSI benefits to support my diabetic supplies and daily living needs." - Heather

Need Help?

Contact the Social Security Administration:
Call the national number 1-800-772-1213 for the automated telephone services to receive recorded information and assistance 24 hours a day.

If you are deaf or hard of hearing, call the toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. Monday through Friday, or SSA in Oklahoma City 405-605-3000
SSA in Tulsa 918-641-2400
www.ssa.gov

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**Dream
Act
Succeed**




Oklahomans with Disabilities Employment Resources

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



Created by the Oklahoma Department of Rehabilitation Services
in a Partnership with the Oklahoma Family Network.

For additional information, contact your local SSA office or DRS
Benefits Planner.
March 2011

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.