


Supplemental Security Income (SSI)		Social Security Disability Insurance Program (SSDI)
<ul style="list-style-type: none"> <li>● Birth to 18 years (SSA will notify you at age 18 that your benefits require a redetermination). OR</li> <li>● Apply as an adult at age 18.</li> </ul>	Age <sup>1</sup>	<ul style="list-style-type: none"> <li>● Adult-age 18 or older.</li> <li>● 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.</li> </ul>
<ul style="list-style-type: none"> <li>● Meet SSA's definition of a person with a disability.</li> <li>● Low income or no income (both based on total household income).</li> <li>● Must be a US Citizen or Green Card Holder.</li> </ul>	Eligibility Requirements	<ul style="list-style-type: none"> <li>● Meet SSA's definition of a person with a disability.<sup>2</sup></li> <li>● Must be a US Citizen or Green Card Holder.</li> <li>● Must have worked 5 out of the previous 10 years before onset of disability.</li> <li>● Must have 20 work credits<sup>3</sup> within a 10 year period (money earned also affects credits counted) OR parent has a disability, or is deceased, or retired.</li> </ul>
<ul style="list-style-type: none"> <li>● \$1 Minimum to \$733 maximum per month.</li> </ul>	Amount <sup>4</sup>	<ul style="list-style-type: none"> <li>● Based on work history and credits—no maximum monthly amount is set.</li> </ul>
<ul style="list-style-type: none"> <li>● Medicaid (there is no waiting period; individuals must apply in person or online at <a href="http://www.okhca.org">www.okhca.org</a>).</li> </ul>	Health Insurance	<ul style="list-style-type: none"> <li>● Medicare (coverage starts 24 months after eligibility for disability).</li> <li>● 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.</li> </ul>
<ul style="list-style-type: none"> <li>● Time from application to eligibility varies. Some applications take as long as 120 days. Appeals may add 18 months or more.</li> </ul>	Timeline	<ul style="list-style-type: none"> <li>● Time from application to eligibility varies. Some applications take a very long time.</li> </ul>
<ul style="list-style-type: none"> <li>● Some increase in income will result in a decrease in benefits. Report all changes in earnings to SSA.</li> </ul>	Special Notes	<ul style="list-style-type: none"> <li>● 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.</li> </ul>

<sup>1</sup> 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.

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

<sup>3</sup> 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.

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