

Government Programs for those with Disabilities

Supplemental Security Income

(SSI):

- Can be eligible at age 18
- Monthly Cash Benefit (2020) \$783
- Must qualify as “disabled”
- Must have less than \$2,000 in assets
- Benefits can be paid retroactively to date of Application (but not date of eligibility)
- Application process can take 4-6 months
- High denial rate; be prepared to be persistent and appeal a denied application
- 3 year look back period

Social Security Disability Insurance

(SSDI):

- Can earn 6 quarters of “credit” in 3 years. Time requirement can vary based on the date of application.
- Credit = \$1,410 earnings (2020)
- Persons disabled before age 22 may qualify for SSDI based on a parent’s receipt of SSDI.
- “Disability” – a condition expected to last more than 1 year or result in death
- No asset limitation

Medicaid:

- Health Insurance, Prescription Drugs
- Access to Programs/Services – Day programs, vocational training, home based waiver programs, technology, equipment, modifications, service coordination
- Residential programs
- Must have less than \$2,000 in assets
- If SSI approved, Medicaid automatic
- Can apply separately, especially if SSI approval not expected immediately
- 5 year look back period

Medicare:

- Health Insurance, Skilled Nursing, Prescription Drugs
- Automatic eligibility after receiving SSDI benefits for 2 years
- Does not provide residential benefits
- Doesn’t provide several Medicaid waiver services
- Qualified individuals should enroll in both Medicaid and Medicare (referred to as “dual eligibility”)
- No asset limitation

