**The Basics of Social Security Disability Benefits**

**Two Social Security Disability Programs:**

1. **SSI** – Supplementary Security Income
2. **SSDI** – Social Security Disability Insurance (also referred to by Social Security simply as “Social Security benefits”)

Note: Some people receive benefits from both programs.

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|  | **SSI** | **SSDI** |
| **Requirements to Qualify**  *Note: The SGA amounts are for 2014, and are adjusted annually for inflation*. | 1. Must have a disability. 2. Liquid assets of no more than $2,000 ($3,000 for a married couple). 3. Countable earnings below the substantial gainful activity (SGA) level of $1,070 per month (individuals who are blind do not have to meet this requirement). 4. Once individuals qualify for SSI, they can earn more than SGA, and still receive a portion of their cash benefits. | 1. Must have a disability. 2. Must meet one of the following criteria:   1) Previously worked & paid Social Security taxes.  2) Unmarried adult disabled prior to age 22 who has a parent who paid Social Security taxes who is retired, disabled or is deceased (Childhood Disability Benefits).   1. Countable earnings below the substantial gainful activity (SGA) level of $1,070 per month ($1,800 for individuals who are blind). |
| **Medical Coverage** | Usually Medicaid | Usually Medicare |
| **Effect of Income on Cash Benefits** | **Gradual Reduction in Relation to Earnings**   1. Monthly checks reduced in relation to income; as earnings increase, SSI decreases. 2. After the first $85 of earned income, SSI check is reduced by $1 for every $2 earned. | **All or Nothing**  Receive full monthly cash benefit for the first 9 months of work regardless of earnings. If continuing earnings exceed the SGA limit of $1,070/mo. ($1,800 for individuals who are blind), then SSDI check stops after 3 more months. For the following 3 years, may be eligible to receive SSDI check if earnings are below SGA. |
| **Effect of Income on Medical Benefits** | * Even if cash benefit ends, individual may keep free Medicaid coverage until going over the “threshold limit,” an annual income limit that varies from state to state. The 2014 threshold amount for MA is $39,730. * If free Medicaid coverage ends, individuals can purchase coverage through [MassHealth CommonHealth](http://www.massresources.org/masshealth-commonhealth.html), the state’s Medicaid Buy-In program. | * After beginning work, Medicare coverage stays in effect for at least 7½ years. * If Medicare ends, individuals can purchase Medicare coverage. |
| **Examples of Work Incentives Available to Manage Benefits** | * Impairment Related Work Expense (IRWE) * Plan for Achieving Self-Support (PASS) * Property Essential to Self-Support (PESS) * Student Earned Income Inclusion * Blind Work Expenses * Expedited Reinstatement (benefits quickly reinstated if necessary) | * Trial Work Period * Impairment Related Work Expense (IRWE) * Expedited Reinstatement (benefits quickly reinstated if necessary) |

***Note: This document is a basic overview of benefits. Individuals should consult with experts on benefits issues to fully understand the impact of earnings on their benefits.***

***Benefits Assistance***

Advice about benefits is available from Work Incentive Planning and Assistance (WIPA) programs, funded by the Social Security Administration (www.socialsecurity.gov/work/WIPA.html).

The two WIPA programs in Massachusetts are:

* **BenePlan** – BenePlan is operated by the University of Massachusetts Medical School. BenePlan serves the following counties: Berkshire, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Worcester.
  + BenePlan contact information:  1-877-YES-WORK (1-877-937-9675); [info@beneplan.org](mailto:info@beneplan.org)  
    Website: <http://www.beneplan.org>
* **Project IMPACT** – Project Impact is operated by the Massachusetts Rehabilitation Commission. Project Impact serves the following counties: Barnstable, Bristol, Dukes, Nantucket, Plymouth, Suffolk.
  + Project IMPACT contact information: Joseph Reale, 617-204-3854; joseph.reale@mrc.state.ma.us