SSI & SSDI
What is the Difference?

The Arc of New Jersey

Supplemental Security Income (SSI)

- SSI is a means-tested, needs-based program for people with disabilities and older adults with little or no income and resources.
- Many individuals qualify for SSI once they turn 18 years of age because the household income and resources are no longer counted. Only the individual's own income and resources are counted once they turn 18 years of age.
- **A person found eligible for SSI will automatically be eligible for Medicaid, without a separate application.**

SSI Eligibility

Adults and children can be eligible for SSI if they have:

1. Limited income - Generally for individuals earning less than $2,019 from work each month.
2. Limited resources - $2,000 for a single individual or $3,000 for a couple.
3. A disability, blindness, or are age 65 or older.

Some adult dependent children receive SSI and Medicaid but lose their SSI because they become eligible for SSDI, based on the work record of a parent who has retired, become disabled, or passed away.

Social Security Disability Insurance (SSDI)

- SSDI or "Disability" pays benefits to a worker with a disability that stops or limits their ability to work. Family benefits may also be paid to a spouse or dependent children if a worker with a sufficient Social Security work record retires, becomes disabled, or passes away.
- These benefits may also be called "Retirement, Survivors, and Disability Insurance" (RSDI). The amount paid to the worker, spouse, and/or dependents is based on the worker's employment history.

SSDI Eligibility

The worker paid into Social Security long enough and meets Social Security's definition of disability.

SSDI eligibility for dependents includes:

- A parent(s) who is retired or disabled, and is entitled to Social security benefits; or
- A parent who died after having worked long enough in job(s) where he or she paid Social Security taxes.

The dependent is a "Disabled Adult Child" or "DAC," under Section 1634 of the Social Security Act. There is a process for the DAC to continue receiving Medicaid benefits. **Click here to see the DAC flyer.**

Applying for Benefits

- **Apply for SSI**
- **Apply for SSDI**
- **Check Eligibility for Benefits**

More Resources

- **Health Care Advocacy Social Security Resources**
- **Social Security Administration (SSA)**
- **Find a Social Security Office**

Health Care Advocacy Program
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