**Social Security Disability Insurance (SSDI):**
- SSDI is monthly cash assistance for persons with severe disabilities or medical conditions that will last more than one year or result in death AND who have worked prior to the onset of their disability AND paid employee FICA taxes.
- SSDI has no income or asset limits.
- Automatic eligibility for Medicare after 24 months of disability benefits (earlier for ALS and end stage renal disease).

**Supplemental Security Income (SSI):**
- SSI is monthly cash assistance for adults or children with severe disabilities or medical conditions that will last more than one year or result in death.
- Low income and asset limits.
- Automatic eligibility for MassHealth.
- Ask your SSA worker about SNAP/food stamps when you apply for SSI.
- You may be eligible for a small cash benefit until your SSI application is processed. This benefit is called Emergency Aid for Elders, Disabled and Children (EAEDC) for which you can apply at your local DTA office. You must have very little income and little to no assets to be eligible.

**Disability Determination (for SSDI and SSI):**
SSA uses a strict definition of disability that determines your ability to work (or, for children, perform age-appropriate basic functions), the type and severity of your disability and how long your disability is expected to last. You will need to submit medical records and contact information for doctors who treated you to prove disability. You should also provide contact information for other professionals who have provided services to you for your medical conditions. It may take many months for the review process to be complete.

Once you are determined eligible and start receiving benefits, SSA will review your disability eligibility on average every three years to determine if you continue to be eligible for benefits. Children’s disability will also be reviewed within one year of turning 18.
WHAT VERIFICATION DOCUMENTS WILL I NEED TO APPLY?

• You will be required to verify the information that proves you are eligible:
  • The identify of current (and/or former) spouse and any minor children
  • Age
  • Social Security number
  • Earned and unearned income
  • Bank information
  • Proof of US citizenship or qualified non-citizen status
  • Information about your medical condition(s)
  • Information about your work history and any other worker’s compensation or disability income (if any)

• You have a right to begin your application even if you don’t have all the documents on hand.
• If you have trouble gathering any of these documents, SSA has a legal obligation to assist you in gathering
documents that prove your eligibility, but you need to ask for that help.

WHEN AND WHAT CHANGES DO I NEED TO REPORT TO THE SOCIAL SECURITY ADMINISTRATION?

You must report ALL changes that impact your eligibility or your family members’ eligibility. If you are overpaid due to
not reporting a change ON TIME, you will be required to repay that money. A change can be something that is new,
something that ended or something that changed.

Examples of changes to report:

• If you start working, end working or your income or hours of work change
• Any change to a work expense related to your disability (such as equipment, wheelchair or prescription
drugs)
• Any other income (such as Worker’s Compensation or state benefits)
• Your name, phone or address
• Bank account
• Marriage, re-marriage, divorce or widowed

How to report a change:

• By phone, mail or in person
• Use the “claim number” which is assigned to you
• Give the date the change occurred
• Give the name of the person the change occurred for (if it is not you)
• Keep a copy of what you provided to Social Security and a record of when, how and to whom you reported

I DISAGREE WITH A DECISION SSA MADE. WHAT ARE MY OPTIONS?

SSA sends you a notice or letter explaining every decision it makes. You have up to 60 days from the date you
receive the letter to appeal a decision in writing:

• Online: www.socialsecurity.gov/disability/appeal
• Mail a “Request for Reconsideration” form: Call 800-772-1213 and ask them to mail you an appeal
form.
• Mail your own letter with your Social Security number, stating that you wish to appeal, and sign it.
• Mail the form or your letter to your local Social Security office.
• Submit in-person at a local Social Security office and ask for a date stamped copy of your records.