

Frequently Asked Questions About Disability Benefits from SSA

A Guide for Social Workers

What disability benefits are available from the Social Security Administration (SSA)?

Supplemental Security Income (SSI) is for children and adults who:

- have not worked much in the past,
- have a disability or blindness, and
- have very little income and resources (assets).

Note: The income and resource limits for SSI are strict. For example, in 2025, a single adult must earn less than \$2,019 per month before taxes and have less than \$2,000 in their bank account.

Social Security Disability Insurance (SSDI) is for adults who:

- have a significant work history, and
- have a disability or blindness that now prevents them from working.

Disabled Adult Child (DAC) benefits are a type of SSDI benefits for adults who:

- have a disability that began before age 22,
- are not married, and
- have a parent who worked long enough to get benefits from SSA.

How does someone know which benefits they should apply for?

If someone's income or resources are too high for SSI, they may want to apply for SSDI only because the application is simpler. However, if they might qualify for both, they should apply for both. When someone applies for SSI, SSA automatically checks if they qualify for SSDI.

Is it possible to qualify for both SSI and SSDI at the same time?

Yes, but if the monthly SSDI amount is higher than the maximum monthly SSI amount, the beneficiary will get SSDI only. If someone gets both SSDI and SSI, the total will not be higher than the maximum monthly SSI payment amount.

Is the amount my client receives based on their medical needs?

No. SSDI payments are based on the amount the beneficiary (or the parent, in the case of DAC benefits) earned when they worked.

The maximum SSI payment changes each year. In 2025, the maximum is \$967 for an individual and \$1,450 for a couple. However, the amount may be lower if the person works. If income goes up, SSI may go down. If income goes down, SSI may go up.

Some states provide additional payments to some SSI beneficiaries.



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How does SSA decide whether someone qualifies for disability benefits?

SSA applies both medical and non-medical rules.

Medical Rules

- A person is considered disabled if they have a mental or physical condition that has lasted (or is expected to last) at least 12 months.
 - For children, the condition must seriously limit their ability to function.
 - For adults, the condition must prevent them from working enough to earn significant income.
- A person is considered blind if their vision is 20/200 or worse in the better eye, even with glasses or contacts. SSDI requires blindness to last at least 12 months, but SSI does not.

Non-Medical Rules

- SSI has strict limits on income and resources, but SSDI does not.
- When a child applies for SSI, some of their parents' income and resources count as if it is theirs.
- When an adult applies for SSI, some of their spouse's income counts as if it is theirs.

Are disability benefits available for non-citizens?

To get SSI, a non-citizen must be in one of seven categories of "qualified aliens," which includes green card holders, refugees and asylees. They meet also other specific eligibility criteria. Some non-citizens can receive SSI for a maximum of seven years.

To get SSDI, a non-citizen must be legally present in the U.S. and have worked enough to qualify.

Does a parent need a Social Security number to apply for SSI for their child?

No. A parent does not need a Social Security number, and their immigration status does not matter if their child qualifies for benefits. However, parents must provide information about their work and income, because it can affect the child's eligibility and the amount of the child's SSI.

What if my client cannot manage benefits on their own?

Children and some adults must have a representative payee (a person or an organization) manage their benefits. The payee must:

- use the benefits for the person's needs,
- save extra money, and
- keep records of spending and provide them to SSA if asked.

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How can I help my client apply for benefits?

- Start an application online at ssa.gov/apply.
 - After entering some basic information, applicants receive a re-entry number and a deadline: 60 days for SSI; 6 months for SSDI.
 - If completed by the deadline, SSA will use the start date as the application date.
- Call SSA at 1-800-772-1213 (or TTY 1-800-325-0778) to schedule an in-person or phone appointment.
- Submit a paper application by mail, fax, or in person. Find local offices here: ssa.gov/locator/

How long will it take to get a decision?

If an applicant does not meet the basic non-medical requirements, SSA quickly denies the claim. If a medical review is needed, a decision usually takes six to eight months.

What happens if my client's claim is denied?

Applicants must appeal with 60 days of receiving the denial notice. If denied again, they can request a hearing with an administrative law judge (ALJ) and then a review of the ALJ's decision. If denied again, they can file a lawsuit in federal district court.

If my client is approved, when will benefits start?

SSDI benefits start after five full months of disability. SSDI is paid on a different day of the month depending on the beneficiary's birthday.

SSI benefits start the month after a person qualifies. SSI is always paid on the first of the month.

How does SSA pay past-due benefits (back-pay)?

SSA pays past-due SSDI benefits in one lump-sum payment.

SSA usually pays past-due SSI benefits in three installments, but if someone has large unpaid bills, they can call and ask SSA to pay more quickly. After nine months, any past-due benefits that have not been spent will count as a resource for SSI.

What about health insurance?

In most states, including Maryland, people who receive SSI automatically qualify for Medicaid without a separate application.

People who get SSDI qualify for Medicare after 24 months of receiving benefits. Many SSDI beneficiaries can get Medicaid while waiting for Medicare to begin.



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What else should I keep in mind?

Dedicated Accounts

If a child gets a large past-due benefit payment, the representative payee must open a special account. There are special rules for the money in a dedicated account:

- The money must be separate from any other money (including monthly SSI payments).
- The money can be used for only certain things: medical treatment, education and job skills training. It cannot be used for food, clothing or shelter.

Achieving a Better Life Experience (ABLE) Accounts

People with a disability that began before age 26 may open an ABLE account.

- Up to and including \$100,000 in an ABLE account does not count as a resource for SSI.
- Anyone can contribute to the account, up to a combined annual limit (\$19,000 in 2025).
- Money can be used for education, food, housing, medical bills, transportation and employment training.

Rental Agreements (for adults on SSI)

If an adult on SSI gets housing for free (or at a very reduced rate), SSA may reduce the monthly SSI benefit by as much as one-third. One way to avoid this is to sign an agreement to pay rent to the landlord, who may be a parent or family member.

Note: The rules are different—and a rental agreement may not be needed—if other members of the household get public assistance payments, like SNAP benefits or TANF.

Reporting requirements

While an applicant waits for a decision and then after they are approved, they must report changes that could affect their eligibility for benefits. This includes changes in their:

- medical condition,
- living arrangements,
- income,
- financial situation,
- and marital status.

Otherwise, SSA might accidentally pay benefits that will have to be paid back. In some cases, not reporting changes may lead to penalties or deductions to other benefits.



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How can Project HEAL help?

Project HEAL (Health, Education, Advocacy, and Law), a community-based program of the Maryland Center for Developmental Disabilities at Kennedy Krieger Institute, can help answer specific questions about SSI and SSDI benefits, including the application process, appealing decisions from SSA, and what to do once benefits are awarded.

For more information on Project HEAL and the types of services available, visit:

[KennedyKrieger.org/ProjectHEAL](https://www.kennedykrieger.org/ProjectHEAL)

To connect with Project HEAL, call **443-923-4414** or complete an [online intake](#).

*** SSA's policies may change. Contact SSA ([ssa.gov](https://www.ssa.gov)) or Project HEAL for updates. ***

Acronym Glossary

SSA – Social Security Administration

SSI – Supplemental Security Income

SSDI – Social Security Disability Insurance

DAC – Disabled Adult Child

ALJ – Administrative Law Judge