

THE DIFFERENCES BETWEEN SSDI AND SSI IN MISSOURI

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Wesley A. Cottrell



The Social Security Administration manages two benefits programs intended for disabled individuals: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). There are significant differences between these two programs, however. The major differences are found in the eligibility requirements. If you have questions as to whether you qualify for benefits, consult your social security disability attorney.

What is Social Security Disability Insurance?



In order to be eligible for SSDI, you have to earn sufficient “work credits,” because SSDI benefits are funded by your payroll taxes. The minimum work credits you must

have earned depends on your age when you first become disabled. Another eligibility requirement for SSDI is that you must be between the ages of 18 and 65 and have worked some part of five years in the ten-year period prior to becoming disabled.

What is Supplemental Security Income?

Supplemental Security Income is made available on the state level. As such, the eligibility requirements differ from one state to the next. The amount of benefits to which you may be entitled also depend on the state you live in. There are certain criteria that must be met, based on federal Social Security rules, which include the following:

- You must be blind, disabled, or age 65 or over
- You must be either a citizen of the United States, or meet other very narrow requirements
- Your monthly income must be below a certain level, and
- The property you own must be worth less than \$2,000 for an individual, or \$3,000 for a couple.

What are the Major Differences Between the Two Benefits Programs?



One important difference between the two programs is that SSI is entirely a need-based program, whereas SSDI benefits are based on your work history. In order to be eligible for SSI, you cannot have more than \$2,000 in assets, or \$3,000 if you are married. Your income must be substantially limited, as well. The Social Security Administration looks at many different sources to Another difference is that SSDI benefits may be subject to a five-month waiting period.

This essentially means, that the first five months after you are certified as disabled, you will not receive benefits. Once determine your income, including the cash value of food stamps you receive and any income tax refunds.

that period expires, your monthly benefit payment is based on your record of earnings. This is similar to Social Security retirement benefits.

What Does Social Security Look For in Determining Disability?

A very major difference between SSDI and SSI is the need to prove your



disability in order to receive SSDI benefits. When the Social Security Administration makes disability determinations, you will most likely be required to provide 12 months of medical history regarding the condition you claim has resulted in your disability. This medical

information must include "current" records of medical treatment within the past 90 days.

A problem that many SSDI applicants face is the lack of current medical records. That is because many applicants can no longer afford to pay for such treatment.

They are often under a great deal of financial burden due to being unable to return to work, resulting in the loss of medical insurance benefits. Unfortunately, the medical exams that Social Security provides are not very useful, when it comes to being approved for benefits. By their very nature, exams conducted by Social Security are inherently biased.

SSI Can Include Retroactive Benefits?



In a number of cases, an SSI recipient can receive a portion of past due disability benefits, depending on how long it took for their disability claim to be resolved. This could mean receiving past benefits back to the first

month after the application was submitted. This can be substantial, considering that it often takes Social Security 3 months to 2 years to finally approve SSI benefits. This backpay amount is usually paid in a lump sum, unless the amount is very substantial, in which case it may be split into installment payments.

If you have questions regarding Social Security Disability benefits, call the Cottrell Law Office at (800) 364-8305.

About the Author



Wesley A. Cottrell

Wesley A. Cottrell has been successfully practicing law for over 29 years. Born in Springdale, Arkansas and raised in Baxter Springs, Kansas, Wes is licensed to practice law in Arkansas, Kansas, Missouri, and Oklahoma.

Wes earned his B.A. from Pittsburg State University in 1981 and his J.D. from the Washburn University School of Law in Topeka, Kansas in 1985. He was admitted to practice law in Kansas in 1986, in Missouri in 1987, in Arkansas in 1989, and Oklahoma in 1993.

He is licensed to practice law in the United States District Court for the District of Kansas, eastern Arkansas, western Arkansas, and western Missouri. He was Deputy Prosecuting Attorney in Crawford County, Kansas from 1987-1989.

Wes lives in Rogers, Arkansas with his wife, Shelly, and their two daughters, Kennedy and Gabby. He is active in his community, and is regularly asked to teach courses to other attorney on personal injury and workers' compensation litigation.

Memberships and Associations:

National Organization of Social Security Representatives
Benton County Bar Association
Arkansas Bar Association
The Missouri Bar
Kansas Bar Association
Oklahoma Bar Association
Arkansas Trial Lawyers Association
American Association of Justice

COTTRELL LAW OFFICE

Rogers Office
117 South 2nd St
Rogers, AR 72756
Phone: (800) 364-8305
Secondary phone: (479) 631-6464

Joplin Office
2001 Empire Ave
Joplin, MO 64804
Phone: (800) 364-8305
Secondary phone: (417) 782-4004