

Questions to ask?

Does the client have a sufficient work history to qualify for SSDI?

This determines that your client is on Social Security Disability Insurance.

If your client earns at least 40 Social Security credits. However Social Security credits do depend on their age. They earn credits when they work and pay Social Security taxes. Social Security uses the number of credits earned to determine their eligibility for retirement or disability benefits, Medicare, and their family's eligibility for survivor benefits when they die. Since 1978, you can earn up to 4 credits per year.

Resources:

www.ssa.gov/benefits/disability/qualify.html

www.ssa.gov/benefits/retirement/planner/credits.html

How much do you receive from Social Security?

If your client receives **MORE** than the current monthly federal **Supplemental Security Income (SSI)** rate, they are on **Social Security Disability Insurance.**

When do you receive your Social Security Check?

Supplemental Security Income (SSI) benefits are paid of the 1st of the month. Unless the 1st falls on the weekend then the payments will be issued the Friday before the 1st.

Social Security Disability Insurance (SSDI) Payment will be based on your birthday. Below are the days of the month you can expect your payments based on your birthday. The Social Security Administration (SSA) will follow this same SSDI payment schedule in 2022 and 2023.

CPT Institute Quick Reference Guide

How do I determine my client's benefits?



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First, what is the difference between the types of Government benefits according to Social Security Administration (SSA)?

Social Security Disability Insurance (SSDI) is a federal program that provides monthly payments to disabled individuals with sufficient work history credits.

Your monthly benefit amount is NOT affected by any assets you have; however, too much-earned income can result in a reduction of the monthly benefit amount.

If your client is eligible for Social Security Disability Insurance (SSDI) benefits, he/she is also eligible for Medicare after a 24-month qualifying period.

Supplemental Security Income (SSI) is a federal program that provides monthly payments to people with limited income and insufficient work history to qualify for SSDI. SSI is for people of any age, including children and individuals who are disabled and unable to work.

To qualify for SSI you must have a medical condition that keeps you from working and is expected to last at least one year or result in death:

Depending on the State you live in, you may qualify for Medicaid if your client receives \$1.00 of SSI.

Note: Individual & Pooled Special Needs Trusts protects eligibility for Supplemental Security Income (SSI) and Medicaid.

Resources:

<https://www.ssa.gov/pubs/EN-05-11069.pdf>

Can my client have both SSDI & SSI?

Yes, your client can be eligible for both **Social Security Disability Insurance (SSDI) AND Supplemental Security Income (SSI)**. This happens when your client's SSDI is lower than the federal SSI amount, which changes yearly. Your client may apply for SSDI and SSI to match the current federal SSI annual rate.

See Rate Here: <https://www.ssa.gov/oact/cola/SSI.html>

Check out our CPT Institute Resources:
Stoplight Quick Reference Guide

Where can my clients check their benefits?

Have your client login to <https://ssa.gov/myaccount>. Have your client obtain a letter from their local Social Security Office.