

SSI vs. SSDI: Understanding disability benefits



Medically reviewed by [Alisha D. Sellers, BS Pharmacy, PharmD](#) — Written by [Alina Sharon](#) on August 21, 2025

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SSI and SSDI are Social Security benefits for people with disabilities based on different eligibility requirements. SSDI recipients also qualify for Medicare, while SSI recipients may qualify for Medicaid.

Supplemental Security Income (SSI) is a program designed for people living with disabilities who have limited income and resources, regardless of their employment history.

On the other hand, Social Security Disability Insurance (SSDI) [provides support](#) for people living with disabilities who have worked in the United States and paid taxes to Social Security but who are now unable to work due to their disability.

This article explains in more detail the differences between SSDI and SSI in terms of benefits, eligibility, and Medicare eligibility.

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Am I eligible for SSDI or SSI?

To qualify for SSI, a person must be age 65 years or older, living with blindness or another disability, and have limited income and resources.

The Social Security Administration (SSA) [defines](#) “blindness” as having very restricted vision in the eye that sees more clearly than the other, even with corrective lenses or a restricted visual field.

The SSA defines “disability” as a physical or mental condition causing significant challenges for at least 12 months or more, to the point that a person has difficulty working.

The SSA considers income to include sources such as earnings from work, benefits from various sources, and free food or housing. Resources are assets such as cash, bank accounts, investments, real estate, vehicles, personal items, life insurance, and anything that can be sold for cash.

SSI income and asset limits

For SSI eligibility, the SSA only counts assets up to a value of [\\$2,000](#) per person or \$3,000 per couple. A person’s income from work, meanwhile, must not exceed [\\$2,019.99](#) monthly.

In addition, to qualify, a person must be a U.S. citizen or legal resident living in the United States or its territories without being absent for long periods or living in a government-funded institution.

Meanwhile, SSDI recipients are [eligible](#) based on the same [definition of disability](#). However, income is not part of the eligibility criteria. Instead, the person must have worked and paid taxes for [at least 5 of the last 10 years](#).

What benefits do I get with SSDI vs. SSI?

In 2025, SSI benefits are [\\$967](#) a month for an individual or \$1,450 for a couple. Meanwhile, SSDI pay varies, with the average being around [\\$1,500](#).

Can I get Medicare with SSDI and SSI?

Generally, people become eligible for Medicare when they turn 65.

However, if a person has been receiving SSDI benefits, they will be eligible for Medicare after a waiting period of [24 months](#), regardless of their age.

On the other hand, receiving SSI may make a person [eligible for Medicaid](#). This is because, like SSI eligibility, Medicaid eligibility is based on income.

» **Learn more:** [What disabilities qualify for Medicare under age 65 years?](#)

Is it better to be on SSI or SSDI?

A person cannot choose whether to enroll in SSI versus SSDI, as the SSA determines eligibility for both programs based on the aforementioned criteria.

That said, SSDI generally pays a higher benefit than SSI. However, getting SSDI also requires a work and tax history that qualifying for SSI does not require.

Can I get both SSDI and SSI?

Because a person living with a qualifying disability could be living with limited income and assets and have also worked and paid taxes for the required time, [it is possible](#) for a person to qualify for both SSI and SSDI.

However, a person eligible for both benefits will not receive a combined monthly benefit greater than what they would get from SSI alone.

If a person's SSDI benefit is lower than their current SSI monthly payment, their total monthly payment [will be adjusted](#) to either \$967 or \$1,450, depending on whether they receive benefits individually or as a couple.

On the other hand, if a person's SSDI benefit is higher than their SSI benefit, an amount will be subtracted from this benefit to meet the SSI maximum.

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How do I enroll in SSDI and SSI?

A person can apply for SSI or SSDI on the SSA.gov website. A person will [need to provide](#) relevant information, such as their income, work history, and history of their condition.

Alternatively, a person [can apply](#) by visiting their local SSA office or by calling 800-772-1213 between 8 a.m. and 7 p.m.

Where do I get help with SSDI and SSI benefits?

A person can contact the SSA with questions about either SSI or SSDI. In addition, there are organizations that a person can contact for support with the enrollment and application process or with questions about the differences between the two benefit programs. These include:

- [SSI/SSDI Outreach, Access and Recovery \(SOAR\)](#)
- local disability rights organizations
- law firms specializing in Social Security

In addition, before applying, a person [can print](#) a Disability Starter Kit from the SSA.

Inside every kit, recipients will find a comprehensive FAQ sheet on the benefits application process, a detailed checklist outlining all required documentation and information, and a practical worksheet designed to assist in collecting and organizing everything necessary for the application.

How do I know if my disability is SSI or SSDI?

A person already receiving disability benefits can check if they are receiving SSI or SSDI by looking at their [benefit letter](#) or [SSA monthly benefit statements](#). They can also find this out by logging into their SSA account or calling the SSA.

Takeaway

SSI and SSDI are both federal disability programs with different eligibility requirements.

SSI is need-based for those with limited income, regardless of work history, while SSDI requires having paid into Social Security through previous employment.

SSDI typically offers higher payments and eligibility for Medicare, whereas SSI payments are lower but may make a person eligible for Medicaid.

The SSA determines which program a person qualifies for. Some individuals may qualify for both programs simultaneously, though their combined benefits will not exceed the maximum SSI payment.

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Medically reviewed by [Jennie Olopaade, PharmD, RPH](#) — Written by [Zia Sherrell, MPH](#) — Updated on March 6, 2025

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Medicare typically provides coverage for people who are ages 65 or older. However, younger people who receive disability benefits from the Social Security Administration are also eligible.

If a person receives disability benefits from the Social Security Administration, they can qualify for Medicare coverage early.

This article explores the coverage for younger people and the rules for eligibility. It provides an in-depth look at the plans and an

overview of the costs.

Glossary of Medicare terms

- **Out-of-pocket cost:** This is the amount a person must pay for care when Medicare does not pay the total amount or offer coverage. Costs can include deductibles, coinsurance, copayments, and premiums.
- **Premium:** This is the amount of money someone pays each month for Medicare coverage.
- **Deductible:** This is an annual amount a person must spend out of pocket within a certain period before Medicare starts to fund their treatments.
- **Coinsurance:** This is the percentage of treatment costs that a person must self-fund. For Medicare Part B, coinsurance is 20%.
- **Copayment:** This is a fixed dollar amount a person with insurance pays when receiving certain treatments. For Medicare, this usually applies to prescription drugs.

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Who is eligible for Medicare?



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Medicare was a product of the [Social Security Act of 1965](#), which helped deliver [health insurance](#) to older citizens and those with disabilities.

The program provides coverage for people who are [younger than 65](#) if they have disabilities or specific medical conditions and cannot work.

If a person gets Social Security Disability Insurance (SSDI) payments, they qualify for Medicare. People with [end stage renal disease \(ESRD\)](#) or [amyotrophic lateral sclerosis \(ALS\)](#) also qualify.

Rules and exclusions

To receive SSD benefits and qualify for Medicare before the age of 65, a person must have a condition that meets the Social Security Administration's [definition of a disability](#).

This definition applies to people who cannot work to support themselves because of a physical or mental impairment that could cause death, or has lasted or will last for longer than 1 year.

Partial or short-term disabilities do not meet the requirements.

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A person with a qualifying disability becomes eligible for Medicare when they have received [SSDI benefits](#) for at least [24 months](#). At the start of month 25, Medicare automatically enrolls the person in parts A and B.

During the 2-year waiting period, a person might qualify for healthcare coverage under their employer's insurance policy. If a person loses their job, they can access healthcare coverage through the [Consolidated Omnibus Budget Reconciliation Act](#), sometimes called COBRA.

Also, after receiving a diagnosis of a qualifying disability, a person faces a [5-month](#) waiting period before they receive SSDI payments. The stated reason is to prevent people with ineligible disabilities from receiving benefits.

Coverage for ESRD or ALS

If a person has ESRD or ALS, they do not have to wait 2 years before qualifying for Medicare.

Medicare enrolls anyone with ALS in the [first month](#) that they receive SSDI benefits. A person with ESRD is eligible for Medicare from the first day of the [4th month](#) of their [dialysis](#) treatment.

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Plans for people with SSDI

After a person meets the [criteria for SSDI](#), they qualify for auto-enrollment in Medicare parts A and B, which are collectively called [Original Medicare](#).

Medicare Part A with SSDI

[Medicare Part A](#) covers inpatient hospital stays, [including](#) the costs of:

- hospitalization, such as the cost of a room and meals
- medical tests

- [blood transfusions](#)
- diagnostic testing
- skilled nursing care

Costs

Most people do not pay a premium for Medicare Part A. For example, this is true for people who receive Social Security Administration or Railroad Retirement Board benefits and people who have received SSDI benefits for 2 years.

Part A has a deductible of [\\$1,676](#) in 2025 for inpatient hospital stays. After someone has met this, Medicare covers the first 60 days of the hospital stay. If the stay has lasted for more than 60 days, additional [out-of-pocket costs](#) apply.

Medicare Part B with SSDI

[Medicare Part B](#) pays for outpatient medical services, [including](#):

- visits to a doctor
- some preventive care
- [physical therapy](#)
- outpatient care
- ambulance services
- [mental health](#) services
- durable medical equipment and prosthetics
- limited prescribed drugs

Costs

Medicare automatically deducts Part B premiums from SSDI payments. The standard Part B premium for 2025 is [\\$185](#).

An additional cost is the Part B deductible, of \$257 in 2025. After someone meets their deductible, they pay 20% of the Medicare-approved amount for covered services.

If an individual has healthcare coverage from another source, [such as](#) their partner's employment, they can opt out of Medicare Part B coverage.

However, a [late enrolment penalty](#) may apply if a person does not enroll in Part B when they first qualify.

Medicare Part C with SSDI

[Part C](#) plans, also known as [Medicare Advantage](#), combine the benefits of parts A and B. Private insurance companies offer Advantage plans, which [may also](#) include benefits such as vision, dental, fitness, and Part D prescription drug coverage.

A [Special Needs Plan](#) (SNP) is an Advantage plan [tailored to](#) meet the needs of people with certain chronic conditions, including ALS and ESRD.

Costs

Costs of Advantage plans vary. The average Advantage plan monthly premium is expected to be [\\$17 in 2025](#).

On top of this, a person may have to pay copays and deductibles. However, there [may be](#) an annual limit for out-of-pocket costs, which may be lower for people with Advantage plans than those with Original Medicare.

Extra support

A person [may be eligible](#) to receive extra support, based on their income.

Medicare savings plans

For people with low incomes, the government helps pay out-of-pocket costs through four [Medicare savings plans](#). These are the:

- [Qualified Medicare Beneficiary, or QMB, program](#)
- [Specified Low-Income Medicare Beneficiary, or SLMB, program](#)
- [Qualifying Individual, or QI, program](#)
- [Qualified Disabled and Working Individuals, or QDWI, program](#)

Medigap

If a person does not qualify for a savings plan, they might consider a [Medigap](#) plan. Private insurance companies offer these plans to cover out-of-pocket expenses that remain after Medicare has paid its share.

Extra Help

A person enrolled in a [Medicare Part D](#) prescription drug plan might qualify for the [Extra Help](#) program, which provides support for people with limited resources.

Medicare resources

For more resources to help guide you through the complex world of medical insurance, visit our [Medicare hub](#).

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Summary

Although Medicare typically covers healthcare costs for people aged 65 and over, it also provides this coverage to younger people who receive SSDI benefits or have certain chronic health issues.

For younger people with SSDI benefits, Medicare automatically enrolls an individual after they have received SSDI benefits for 2 years. If the person has another form of healthcare coverage, they can decline to enroll in Medicare Part B.

Typically, Medicare Part A is premium-free. A person pays a premium for Part B and out-of-pocket costs, such as deductibles and copayments. The government provides additional financial support through various programs, including savings plans and Extra Help.

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