

Social Security Disability Income (SSDI) vs Social Security Income (SSI)

General Information

SSI and SSDI are two completely different governmental programs. Both programs are overseen and managed by the Social Security Administration, and medical eligibility for disability is decided in the same manner for both programs. There are distinct differences between the SSI and SSDI.¹

What is SSI?

SSI payments come from general tax revenues not from payroll taxes. It is a needs-based public assistance program that has nothing to do with work history. It is available to low-income individuals who have either never worked or who haven't earned enough work credits to qualify for SSDI. The SSI program helps individuals who are blind, have a disability (child or adult) or are over 65 and have limited income and resources. SSI provides monthly cash payments to meet basic needs for food, clothing, and shelter. Persons who receive SSI benefits usually qualify for Medicaid.²

What is SSDI?

SSDI is funded through payroll taxes (Social Security taxes). Recipients are considered “insured” because they have accumulated enough work credits by working a certain number of years and made contributions to the Social Security trust fund in the form of FICA Social Security taxes. After receiving SSDI for two years, a disabled person will become eligible for Medicare.³

SSDI candidates must be younger than 65 and have earned a certain number of "work credits." SSDI candidates must have a severe physical or mental condition that prevents you from working for at least a year or be diagnosed as terminally ill.

Applying for KanCare/Medicaid

When submitting an application for KanCare/Medicaid, if you are over 18 years of age, under 65 years of age and have no dependents, you may need to submit the following information:

- proof of disability (letter from Social Security stating you have a disability or showing you are in the process of appealing your disability status.)
- proof of income
- proof of health insurance (if you have any)
- proof of resources (examples: bank statements, burial plots and funeral coverage)

In general, if you are approved for SSI, you will receive Medicaid. Individuals with both SSI and Medicare may also be eligible for Medicare Savings Program. The state pays the Medicare premiums for people who receive SSI benefits if they are also eligible for Medicaid.

However, you are not automatically eligible for Medicaid because you have SSI or SSDI. **Everyone must apply and be approved.**

Is SSI or SSDI Considered Countable Income?

- Countable income (both earned and unearned) income is considered when determining eligibility for Medicaid.
- Persons who are both eligible for SSI cash assistance and meet disability criteria for Medicaid are eligible for medical assistance without a spenddown (deductible for medically needy program)
- In some cases, a consumer may go from SSI to SSDI and suddenly find themselves in a spend down or may no longer be eligible for Medicaid (due to the change in income).

Reference Page

1. [What is the Difference Between Social Security Disability \(SSDI\) and SSI? Disability Secrets published by NOLO; \[Disability Secrets info on SSDI and SSI\]\(#\)](#)
2. [What is the Difference Between Social Security Disability \(SSDI\) and SSI?; What is SSI?; Disability Secrets published by NOLO; \[Disability Secrets info on SSDI and SSI\]\(#\)](#)
3. [What is the Difference Between Social Security Disability \(SSDI\) and SSI?; What is SSDI?; Disability Secrets published by NOLO; \[Disability Secrets info on SSDI and SSI\]\(#\)](#)