



# Social Security Disability Insurance (SSDI)

## Basics

- ▶ To qualify, an individual must have a medical condition that prevents them from working or is expected to prevent them from working for at least 12 months or end in death.
- ▶ Must have an income below Substantial Gainful Activity (SGA); this amount changes yearly.
- ▶ When working, SSDI has many work incentives which allow an individual to work and continue their benefits.
- ▶ During a 9 month trial work period, they receive full SSDI payments regardless of how high their earnings might be.
- ▶ After the trial work period is over, benefits will continue for any month that earnings are under SGA. This number changes yearly – visit <http://www.socialsecurity.gov/OACT/COLA/sga.html> for the current amount.
- ▶ When reporting wages to SSA for SSDI, they want to know what month the wages were made in.
- ▶ Always keep a record and get a receipt of reporting.

## Things to report to SSA

- Starting and stopping work
- Changes in hours, duties, and pay
- Changes in work-related expenses

## To report this information

- Call your local SSA office
- Call National SSA at 1-800-772-1213
- Go in person to your local SSA office
- Visit your SSA website at <http://socialsecurity.gov/>

## Medicare

- ▶ Eligible for Medicare after a two year waiting period from the time they are eligible for SSDI cash payments.

[http://dwd.wisconsin.gov/dvr/social\\_security](http://dwd.wisconsin.gov/dvr/social_security)