Social Security Disability Insurance
General Information

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 is updated annually.
- When working, SSDI has many work incentives which allow an individual to work and continue their benefits.
- During a nine-month trial work period, individuals receive full SSDI payments regardless of the dollar amount earned.
- After the trial work period is over, benefits will continue for any month that earnings are under SGA. This number changes annually – for the current amount, visit: [http://www.socialsecurity.gov/OACT/COLA/sga.html](http://www.socialsecurity.gov/OACT/COLA/sga.html).
- When reporting wages for SSDI, the SSA wants to know in which month the wages were earned.
- Always keep a record and get a reporting receipt.

Things to Report to the Social Security Administration (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/](http://socialsecurity.gov/)

Medicare and SSDI

- Medicare eligibility begins after a two-year waiting period.
- Waiting period starts at the beginning of SSDI cash payment eligibility.