

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>.
- ◆ 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/>

Medicare and SSDI

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