

UNDERSTANDING PUBLIC BENEFITS

	Eligibility	Monthly Income	Health Insurance
Benefits for All Individuals with Disabilities	<p>Based on federal FICA payments with a 10-year (40 quarters) minimum*</p> <p>Non-working child with a disability is eligible once parent has reached full retirement age for SSDI and 24 months after parent begins receiving Medicare for their own Medicare coverage</p>	<p>SSDI</p> <p>Amount: Based on individual's earnings prior to disability or up to 50% of a parent's Social Security income payment (subject to the family maximum)</p> <p>Purpose: Pays monthly income that is intended to cover housing and other living expenses</p>	<p>Medicare</p> <p>Access: Earlier of age 65 or 24 months after disability finding or 24 months after parent begins receiving Medicare benefits</p> <p>Purpose: Part A pays hospital bills and limited nursing home coverage Part B pays doctors Part D provides prescriptions</p> <p>Note: Will not pay for extended nursing home stays</p>
Means Tested Benefits for Individuals with Disabilities	<p>Medically disabled and poor</p> <p>Must meet income and asset ownership rules to obtain and retain the benefits</p>	<p>SSI</p> <p>Amount: Up to \$967 per month but reduced based on individual's earnings and in-kind support from family such as housing (free housing reduces amount by ~\$322 to \$645)</p> <p>Purpose: Pays monthly income that is intended to cover housing and other living expenses</p>	<p>Medicaid</p> <p>Access: Typically age 18 or date on which application is accepted based on finding of disability and proof of other eligibility requirements</p> <p>Purpose: Pays hospitals and medical providers directly Also covers many prescription drugs</p> <p>Note: No co-payments or deductibles</p>

NOTE: An individual with a disability is eligible to receive BOTH sets of benefits assuming they qualify for both. If benefits are combined, the individual will have two forms of health insurance and the greater of the two income amounts. The individual is not able to receive income greater than the larger of SSI and SSDI.
*Eligibility can be met with fewer quarters of qualifying work if achieved during a person's twenties.

