DECISION GUIDE · 2026 EDITION · FIGHT CLUB VERIFIED

SSI vs. SSDI

Which program is right for you? The 2026 side-by-side comparison.

DR. ED'S #1 TIP: Apply for BOTH. Let SSA sort it out.

Call 1-800-772-1213 and say "I want to apply for disability." SSA checks both programs automatically. You may qualify for one, the other, or both at the same time.

IMPORTANT: SSI is not just for disability.

SSI covers three groups: disabled adults, blind individuals, AND people age 65+ with limited income/resources. If you're 65+ and getting under $994/mo from Social Security, you may qualify for SSI — and Medicaid with it.

THE KEY DIFFERENCES

What It's Based On

SSDI
Your work history. You paid Social Security taxes (FICA) while working, and those contributions make you eligible.

SSI
Financial need. Low income + limited resources. No work history required — you may never have worked a day.

Who Qualifies

SSDI
Workers who become disabled and have enough work credits (generally 40 credits / ~10 years, with 20 recent).

SSI
Three groups: 1) Disabled adults, 2) Blind individuals, 3) Anyone age 65 or older — all with limited income and resources.

Benefit Amount

SSDI
Based on YOUR earnings history. Average is about $1,500/mo. Can be much higher or lower depending on what you earned.

SSI
Maximum $994/mo individual, $1,491/mo couple in 2026. Reduced by other income. Flat rate — not based on earnings.

Asset / Resource Limit

SSDI
No asset test whatsoever. You can own a house, car, savings — doesn't matter for SSDI.

SSI
Strict: $2,000 individual / $3,000 couple. Home and one car excluded. ABLE accounts excluded up to $100,000.

Health Insurance

SSDI
Medicare — but only after a 24-month waiting period from your SSDI entitlement date. Part B costs $202.90/mo in 2026.

SSI
Medicaid — immediate in most states. If you qualify for SSI, you are categorically eligible for Medicaid. No separate application needed in most states.

Income Limits

SSDI
Cannot earn over SGA: $1,690/mo (non-blind) or $2,830/mo (blind) and still qualify. This is gross earnings for employees.

SSI
Complex formula: first $65 earned income excluded, then only HALF counts. First $20 of unearned income excluded. Example: $500/mo wages = ~$217 countable.

Can You Get Both?

SSDI
Yes — if your SSDI amount is low enough, SSI can supplement it up to the $994 maximum. This is called concurrent benefits.

SSI
Yes — SSI "tops up" low SSDI payments. If SSDI pays $600/mo, SSI may add ~$374 to bring you close to $994, plus you get Medicaid.

How to Apply

SSDI
Online at ssa.gov/disability, by phone at 1-800-772-1213, or at your local Social Security office.

SSI
By phone at 1-800-772-1213 or in person at your local office. SSI cannot be filed online for most adults.

WHY THIS MATTERS: SSI = Automatic Medicaid in Most States

If you qualify for SSI, you are categorically eligible for Medicaid in most states — no separate application, no additional income test. Medicaid covers doctor visits, prescriptions, hospital stays, and often dental/vision. For someone 65+ getting a small Social Security check, SSI + Medicaid can be life-changing.

AGE 65+ AND LOW INCOME? You May Qualify for SSI Right Now

You don't need to be disabled. If you're 65 or older with income under ~$994/mo and resources under $2,000, call 1-800-772-1213 and ask about SSI. Many seniors don't know this program exists. It's not welfare — it's a federal program you may be entitled to, and it comes with Medicaid in most states.

5 Things Most People Get Wrong

#1: "I don't have enough work credits, so I can't get disability."

Wrong. SSI has NO work credit requirement. If you're disabled and have low income and assets, you may qualify even if you've never worked. And if you're 65+, you don't even need to be disabled. Call 1-800-772-1213 and let them check.

#2: "I'm too old for disability benefits."

SSI is available at ANY age if you're disabled — and at age 65+ regardless of disability. SSDI is also available at any age before 65 if you have work credits and become disabled. Age is not a barrier — it often helps (SSA's rules are more favorable after 50).

#3: "My SSDI is too high for SSI."

Maybe not. SSI has complex income exclusions. The first $20 of unearned income (including SSDI) is excluded. If your SSDI is under about $974/month in 2026, you might still get a partial SSI payment PLUS Medicaid. Don't self-disqualify.

#4: "I can't get Medicaid because I have Medicare."

You can have both. Dual-eligible status (Medicare + Medicaid) gives you the most comprehensive coverage available. Medicaid can pay your Medicare premiums, deductibles, and copays. If you're on SSI, Medicaid is automatic.

#5: "SSI and SSDI are the same thing."

They are completely different programs with different funding, different rules, and different benefits. SSDI comes from the SS trust fund (your taxes). SSI comes from general revenue (financial need). You can receive both at the same time.

What's Next?

1. Call 1-800-772-1213 — say "I want to apply for disability" (they check BOTH programs)
2. If you're 65+ and low-income, ask specifically about SSI for aged individuals
3. Run a free benefits check at 24help.org/screener — you may qualify for 5+ more programs

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