



Social Security Disability Benefits 2025



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Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)

For both, you must meet the medical **and** non-medical eligibility criteria.

- ✓ Both have the same medical criteria (same definition of disability).
- ✓ Each have different non-medical criteria for eligibility.



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SSDI

vs.

SSI

Funded from the Social Security trust funds	Funded from the general treasury fund, NOT the Social Security trust funds.
An insurance that workers earn by paying SS taxes on their wages;	A needs-based public assistance program; *disabled children
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources. <i>Dependents may be eligible.</i>	Pays disabled individuals who are unable to work <u>AND</u> have little or no income and resources. <i>No dependents payable.</i>
MEDICARE after 24 months; exception: ALS, Chronic Renal Failure	MEDICAID immediately
	Residency/citizenship or qualified alien status



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2025 SSI Federal Benefit Rate (FBR)

Individual rate: \$967.00/mo.

SSI couple rate: \$1,450.00/mo.

****Countable income and certain living arrangements will reduce FBR:***

- Less than ½ of gross wages affect FBR;
- Deemed parental & spousal income;
- Unearned income can affect FBR;
- Institutionalization for a calendar month or more affects FBR;
- Other living arrangement situations might affect FBR.

Excluded:

- ✓ Food Stamps;
- ✓ Most home energy assistance.

Resource Limits: Individual rate \$2000.00/yr. Couple rate \$3000.00/yr.



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SSA's Definition of Disability - Adults

- A person who cannot work due to a severe medical condition that has lasted or is expected to last, at least one year or result in death; and,
- The person's medical condition must prevent them from engaging in substantial gainful employment - work they did in the past, and it must prevent the person from adjusting to other types of work;
- SSA takes into consideration the person's impairment, age, education, past work activity. If a person is still working, SSA determines if work is considered *substantial gainful work activity (SGA)*:
 - SGA describes **a level of work activity**;
 - In 2025 gross earnings of \$1,620.00/mo. or more are SGA;
 - For blind individuals, gross earnings of \$2,700.00/mo. are SGA;
 - For both, SSDI & SSI, claim is denied at the initial filing if earnings are SGA.



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The Online Application for SSI and/or SSDI

- Whether you file online or with an SSA representative, SSA:
 - reviews application and contacts you for any other information needed;
 - determines if eligibility is possible for any other SSA programs;
 - determines if eligibility is possible for any dependents (SSDI);
- Filing online is the fastest & most efficient way to file for benefits:
 - No waiting for an appointment;
 - Case is reviewed & forwarded to DDS to begin the medical decision process.



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Representative Payees

More than eight million people, who get monthly Social Security benefits or SSI payments, need help managing their money:

- Capability refers to a beneficiary's ability to manage or direct the management of their benefits;
- SSA does not appoint representative payees as a manner of convenience;
- SSA must identify and appoint a suitable representative payee that will best serve the interests of the beneficiary;
- A payee can be an individual (ex: friend or relative) or an organization/agency (ex: VOA, nursing home/state foster care); individuals servicing as payee cannot charge a fee; organizations can do so under certain conditions;
- Power of Attorneys are not recognized by SSA;
- SSA uses a preference list to select a payee (one for children and one for adults):
 - **ADULTS:**
 - Spouse or other relative (e.g. parent, adult child) who has (physical) custody or demonstrates strong concern for the beneficiary's well-being.
 - Friend who has (physical) custody or demonstrates strong concern for the beneficiary's well-being.
 - Private facility, operated for profit and licensed under State law which has custody of the beneficiary (e.g. private nursing homes, private assisted living facilities).
 - Statutory guardian; Voluntary conservator;
 - Organization that charges a fee for providing payee services;
 - Some individuals/organizations are barred from becoming payees.
- Payees are required to 'account' for use of funds and can be held responsible for misuse, abuse, neglect, fraud, etc.



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Scam Awareness & Social Security

SSA educates the public on recognizing scammers. We let the public know that scammers may:

- Pretend to be from an agency or organization such as SSA, IRS, etc.
- Say there's a problem with your benefits or SS number;
- Pressure you to act immediately;
- Tell you to PAY in a specific way (gift cards or cash).

SSA educates the public on how to avoid scams:

- Remain calm. Talk to someone you trust
- Hang up or ignore the message. DO NOT click on links or attachments.
- Protect your money.
- Protect your personal information.
- Spread the word to your friends and family.

Also keep in mind:

- We do contact citizens - generally only those who have ongoing business with Social Security - by telephone for customer-service purposes.
- Social Security employees will never threaten you for information; we will not state that you face potential arrest or other legal action if you fail to provide information.
- In those cases, the call is fraudulent, and you should just hang up. Don't give out any information!



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Recent Changes to SSA's In-Person Services

- SSA has expanded appointment-based services in field offices nationwide to serve customers more efficiently;
- Effective January 6, 2025, customers are required to schedule an appointment for services in our field offices, **including requests for Social Security cards.**
- Exceptions possible for vulnerable populations such as those experiencing homelessness.



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Social Security Number and Card

Applying online is the fastest way to request a Social Security card. Just go to: ssa.gov/number-card and answer a few questions to find out the best way to apply.

You can:

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, date of birth).
- Request a Social Security number for the first time.



You may be able to apply completely online. In some cases, you can start the process online and complete it at a local Social Security office or Card Center. You may also have the option to self-schedule an in-office appointment online to finish the process. If you are unable to self-schedule online, please call **1-800-772-1213** to make an appointment to come into a local office.



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my Social Security



Social Security

Benefits ▾

Medicare ▾

Card & record ▾



ES Español

Account

Create your personal *my* Social Security account today

A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Many of our notices are now available online. With your account, you can choose to get available notices online instead of by mail and can choose to receive email or text alerts when you have a notice available. Getting available notices online means not needing to wait for it to arrive in the mail or the notice getting lost or misplaced.

Create an Account

Sign In



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ssa.gov/myaccount

SocialSecurity.gov



my Social Security Services

If you receive benefits or have Medicare, you can:

- Request a ***replacement Social Security card*** if you meet certain requirements.
- Get a ***benefit verification letter*** as proof that you are getting benefits.
- ***Change your address and phone number*** (Social Security beneficiaries only).
- Start or change ***direct deposit*** of your benefit payment (Social Security beneficiaries only).
- Request a ***replacement Medicare card***.
- Get a ***replacement SSA-1099 or SSA-1042S*** for tax season.
- ***Report your wages*** if you work and receive Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits.
- Submit your ***advance designation*** of representative payee request.



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ssa.gov/myaccount/what.html

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Advance Designation of Representative Payees

What is it?

- Advance Designation of Representative Payees allows you to designate in advance up to three people who could serve as a representative payee for you, should the need arise.

Who is it for?

- Adult and emancipated minor applicants and beneficiaries of Social Security or Supplemental Security Income, who do not have a representative payee.



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my Social Security Services

If you **do not receive benefits**, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits.
- View possible spouse's benefits.
- Request a replacement Social Security card if you meet certain requirements.
- Check the status of your application or appeal if you file for benefits.
- Get a benefit verification letter as proof that you are not getting benefits.
- Get your *Social Security Statement* to review:
 - Estimates of your future retirement, disability, and survivor benefits.
 - Your recent earnings history, to verify the amounts that we posted are correct.
 - The estimated Social Security and Medicare taxes you've paid.



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Review of Options Available To Transact Business With SSA!

Most transactions can easily be completed:

- ✓ Online at www.ssa.gov; or
- ✓ By phone via toll-free 1-800-772-1213;

Replacement SS cards can be requested online:

- ✓ Via a **my Social Security** account; no docs needed;

Requests for first time and replacement SS cards can also be submitted:

- ✓ Using our **Social Security Number & Card Webpage** at: www.ssa.gov/number-card;
- ✓ You will have the option to create an appointment to submit your ID documents.



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Thank you!

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