

# Social Security Disability Insurance (SSDI) Compared to Supplemental Security Income (SSI)

## New Mexico

### Social Security Disability Insurance (SSDI)

SSDI is a federal program that provides monthly cash benefits to people who have worked, paid Social Security taxes, and now have a disability that prevents them from earning a certain amount of money from working.

- The worker will get Medicare coverage automatically after receiving disability benefits for two years.
- To be eligible for a Social Security benefit, the worker must earn sufficient credits based on taxable work to be “insured” for Social Security purposes.
- Disability benefits are payable to:
  - Workers who have a disability or are blind
  - Their children
  - Widow(er)s (ages 50-59)
  - Adults who have had a disability since childhood
- The amount of the monthly disability benefit is based on the Social Security earnings record of the insured worker.

### Supplemental Security Income (SSI)

SSI is funded through general tax revenues (not Social Security taxes); meaning benefits are not based on earnings from an individual’s prior work. SSI provides cash assistance to people with limited income to meet basic needs for food and shelter.

- In New Mexico, beneficiaries are also eligible for Medicaid.
- SSI benefits are payable to:
  - Individuals age 65 or older
  - Adults who have a disability
  - Adults who are blind
  - Children who have a disability or are blind
- Eligibility requirements:
  - Have limited income and resources and meet the living arrangement requirements
  - A U.S. citizen or national, or other categories as defined by the Social Security Administration
- The monthly payment an individual or couple receives varies up to the maximum federal benefit rate

### How to apply for SSI or SSDI

To apply, call the Social Security Administration or make an appointment to visit a local Social Security office. When making the appointment, ask what documentation to bring, such as US birth certificate, US passport, Social Security card, driver’s license, ID card, etc.

### Remember:

- For more information, see the latest edition of The Red Book, which is published each year by the Social Security Administration. It is a guide to employment-related questions for persons with disabilities regarding SSDI and SSI.
- For a list of Social Security offices in New Mexico and when they are open, visit the Informational Tip Sheets under the CDD Information Network website.



### Social Security Administration (SSA)

1-800-772-1213

[www.ssa.gov](http://www.ssa.gov)

To find a local Social Security office, visit

[secure.ssa.gov/ICON/main.jsp](http://secure.ssa.gov/ICON/main.jsp)

### Social Security The Red Book

[www.ssa.gov/redbook](http://www.ssa.gov/redbook)

### Questions?

Call the CDD Information Network

1-800-552-8195

or visit our website at

<https://goto.unm.edu/x8gmt>

Informational Tip Sheets:

<https://goto.unm.edu/amx6v>