

SSDI vs SSI (Medicare vs Medicaid)

SSDI is "Social Security Disability Insurance"

SSI is "Supplemental Security Income"

SSDI is a **Federal** program.

SSI is a **State** program.

SSDI grants *Medicare*, while SSI grants *Medicaid*. Medicare and Medicaid are similar but different programs intended to provide medical insurance for those with disabilities or other qualifying conditions. You can qualify for one or both of these, but, depending on how much the Federal government gives you for SSDI, you may not qualify for SSI.

- **Federal** → SSDI → *Medicare*
- **State** → SSI → *Medicaid*

SSDI

If you apply for *Social Security Disability Insurance (SSDI)* through the **Federal** government, and are approved, you'll receive Medicare.

If you're getting SSDI, eventually, you'll be eligible for Medicare benefits--but not until two years after your "date of entitlement". This is the date Social Security says you're eligible to start collecting benefits. Your date of entitlement could be as much as a year before you applied for SSDI, cutting your wait time to 1 year.

SSI

If you apply for *Supplemental Security Income* through the **State** government, and are approved, you'll receive Medicaid.

In most US states, Medicaid eligibility is automatic for SSI recipients, so you'll get Medicaid as soon as you're approved for SSI. Tennessee and Mississippi both are automatic.

Exclusions: If you're already receiving enough help from the Federal government, the State does not want to give you money. Receiving SSDI benefits or retirement income can prevent you from qualifying for Medicaid, since they count as income for purposes of Medicaid eligibility.

Where to apply

Application can be done through <https://www.ssa.gov>. For more specific information about Mississippi, see the [Mississippi Division of Medicaid](#) article. The following information is not specific to a particular State.

Applying for Disability Benefits

- **Eligibility:** Adults with Down syndrome may qualify for Social Security Disability benefits if they meet certain criteria.
- **Application Assistance:** A third party, such as a parent or caregiver, can apply on behalf of the disabled individual.

Disability Benefit Options

1. Social Security Disability Insurance (SSDI):

- Provides financial assistance to disabled workers and their eligible family members.
- Requires past employment and payment of Social Security taxes.
- Adults with Down syndrome may qualify if they have a work history or if they are an "adult child" of someone receiving SSDI.
- Learn more about qualifying for SSDI, here: <https://www.disability-benefits-help.org/glossary/social-security-disability-insurance-ssdi>

2. Supplemental Security Income (SSI):

- A need-based program for individuals with limited income and financial resources.
- No work or tax requirements; eligibility is based on financial limitations.
- Learn more about qualifying for SSI, here: <https://www.ssa.gov/ssi/text-eligibility-ussi.htm>
- and here: <https://www.ssa.gov/ssi/text-disable-ussi.htm>

Medical Eligibility

- **Blue Book Criteria:** Adults with Down syndrome must meet the criteria listed in the SSA's Blue Book, section 10.06.
- **Medical Evidence Required:**
 - A laboratory report of a karyotype analysis signed by a doctor.
 - Alternatively, a physician's report documenting distinctive physical features and functional level typical of Down syndrome.
 - View this Complete Blue Book listing, here: <https://www.ssa.gov/disability/professionals/bluebook/10.00-MultipleBody->

Applying for Benefits

- **Application Process:**
 - Can be done in person at a local SSA office or online.
 - Requires collection of medical documentation before submission.
- **Decision Wait Time:** About four months on average.
- **Appeal Process:** If denied, there is a 60-day window to appeal, with many approvals occurring during the appeals process.

Down Syndrome and Social Security Disability Benefits

- For more information about Down Syndrome and Social Security Disability benefits, visit Social Security Disability Help: <https://www.disability-benefits-help.org/disabling-conditions/down-syndrome-and-social-security-disability>.