

**To qualify for SSDI**, you must have an impairment that prevents you from working for at least 12 months and you must have worked and paid into the Social Security program (payroll taxes or FICA) for at least five of the last ten years. Your spouse and children can receive your SSDI benefits and after 24 months on SSDI, you are eligible for Medicare benefits. You may also be eligible to receive Supplemental Security Income (SSI) benefits.

**To qualify for SSI**, you must have an impairment that prevents you from working on a regular basis *and* you must have very low income, resources, and assets. An individual cannot have more than \$2,000 in assets (\$3,000 for couples). There are some exceptions, such as your home and car. In addition to federal benefits, you may also receive monthly payments from your state. You are eligible for Medicaid coverage and may be eligible for SSDI benefits at the same time if you have paid your Social Security taxes.<sup>42</sup> SSI is a need-based program only available to applicants that meet strict limitations on income and asset holdings.

It can be helpful to consult with your doctor, therapist, mentor, or trusted friend or family member to help you navigate these criteria and gather all of the required information to apply for benefits. This will include all of your medical records, from hospitalization to therapist sessions, your doctor or psychologist's recommendation, and a list of all medications you are on and any side effects. You can apply for SSDI or SSI online at <https://www.ssa.gov/>, over the phone, or at your local Social Security office. If you are approved, your case will be reviewed every year.

If you decide to return to work, the SSA has a program called "Ticket to Work" that provides resources and assistance. A Benefits Counselor can help you to identify employment opportunities, discuss how returning to work will affect your SSDI or SSI benefits, and connect you to resources outside of the SSA. Visit <https://www.ssa.gov/work/> for more information.

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<sup>42</sup> "Social Security Disability Insurance Benefits & Supplemental Security Income." *National Alliance on Mental Illness* <https://www.mhamd.org/information-and-help/paying-for-care/applying-for-disability-benefits-with-a-mental-illness/>