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

New Mexico

Social Security Disability Insurance (SSDI)
SSDI provides monthly compensation to individuals who can no longer work due to their medical conditions. This program is financed with Social Security Taxes paid by workers, employers, and people who are self-employed.

- 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
  - 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) Disability
This program is financed 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, clothing, 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 varies up to the maximum federal benefit rate, which may be supplemented by the state.

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.