

The difference between Social Security Income (SSI) and Social Security Disability Insurance (SSDI)

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There may come a time when an individual with HHT finds they are in need of government assistance due to their disability. The following is a discussion of options available and the differences between them.

Supplemental Security Income (SSI) is a Federal income supplement program to help aged, blind and disabled people, who have little to no income and to provide cash to meet basic need for food, clothing and shelter. To qualify you can earn (Substantial Gainful Activity or SGA) up to \$1,070 a month or less than \$12,840 a year. The Government can also count spouse's income as well as assets owned individually or together such as a house to determine eligibility.

There is also Children's SSI for minors who are disabled and also meet the financial requirements of the program which is based upon the income and recourses of the family of the child. Disability determination is based on a different standard than adults. Generally, the child who is determined disabled can receive benefits through age 18, and then are eligible for future benefits if the can meet the disability under adult criteria.

Social Security Disability Insurance (SSDI) is a federal insurance program. It is not a welfare program, because individuals pay into the system through taxes withheld from their paycheck. SSDI provides cash benefits to replace some of the income that a person living with HHT might no longer earn due to disability.

Social Security Administration (SSA) will determine if you qualify for the benefit if:

1. Have worked and paid enough Social Security taxes.
2. Have a severe disability that is caused by disease or injury severe enough to prevent them from working at any job.
3. Have a severe disability that is expected to result in death or has lasted, or is expected to last, for a continuous period of at least 12 months.

Have you worked enough? Your insured status is based on "work credits" or quarters of coverage". You earn work credits by working in a Social Security-covered job and paying Social Security taxes: FICA or if self-employed SECA taxes. The number of work credits you need depends on your age and when you became disabled. You can earn up to four credits each year. The amount needed for a credit changes from year to year. In 2014, you earned one credit for each \$1,200 of wages or self-employment income. When you've earned \$4,800, you have earned your four credits for the year.

If you worked enough: do you meet the medical eligibility? The Social Security Administration recognizes HHT as a genetic disease leading to excess and abnormal blood vessel formation. The excess blood vessels may be formed in the skin or mucous membranes as well as in body organs. Common organs affected include: brain, liver and lungs. Full definition at <http://www.disability-benefits-help.org/disabling-conditions/hereditary-telangiectasia-and-social-security-disability>.

HHT is found in Section 7.07 of the Blue Book, the SSA's official listing of potential qualifying conditions. In order to meet the listing requirements for Social Security disability benefits based on HHT you must: hemorrhage requiring transfusion at least three (3) times during the 5 months prior to adjudication.

If you do not meet the criteria set forth in the official SSA's listing, you may qualify as a result of what your condition has on affected organs. Your claim can be evaluated in relation to any and all major organs affected. If it is, the particular requirements for qualifying for disability benefits are found in the sections pertaining to those organs. Most commonly these will be:

- Section 11.00 for telangiectasia affecting the brain
- Section 3.0 for telangiectasia affecting the lungs
- Section 5.00 for telangiectasia affecting the liver
- Section 1.00 and/or 11.00 for telangiectasia affecting the spinal cord

Application for SSDI can be done in person at the most convenient Social Security office <https://secure.ssa.gov/ICON/main.jsp>; or call 1-800-772-1213 to schedule a phone appointment; or on-line at www.socialsecurity.gov/applyfordisability.

SSA Disability Starter Kit downloadable at www.socialsecurity.gov/disability/disability_starter_kits.htm or call 800-772-1213.

These government programs differ from private disability, which is a type of insurance that is often provided as a benefit of employment or can be purchased individually by people who are self-employed or want additional coverage (not through their employer). Private disability insurance policies can vary significantly from carrier to carrier and not all employers offer it as a benefit. It's important that an individual with HHT obtain a copy of the policy to determine the procedure of applying for benefits, how much the benefit will be, how long the benefits will last, and if there are work incentives. Usually these benefits, when first offered by an employer do not require disclosure of a disease to qualify.