Comparison of Supplemental Security Income Program (SSI) and Social Security Disability Insurance Program (SSDI)

Dream Act Succeed
Oklahomans with Disabilities Employment Resources

Keith Tampkins
Chickasha
Phone: 405-224-3310
Fax 405-222-1215
ktampkins@okdrs.gov

Nancy Holden
Enid
Phone: 580-233-0244
Fax: 580-233-6735
nholden@okdrs.gov

Nineveh Haysbert
Oklahoma City
Phone: 405-670-9100 ext. 117
Fax: 405-670-9292
nhaysbert@okdrs.gov

Peggy Cannon
Oklahoma City
405-522-7972
pcannon@okdrs.gov

Shirley Payne
Okmulgee
Phone: 918-756-5791
Fax: 918-756-0937
sapayne@okdrs.gov

Sylvia Wright
Tulsa
Phone: 918-581-2371
Fax: 918-384-2310
sfriendwright@okdrs.gov

For information on other areas, contact:
Laurita Kirksey
Phone: 405-522-7963
lkirksey@okdrs.gov

“"I'm able to keep my part-time job at the Oklahoma State Department of Education (OSDE) and continue to receive my Social Security benefits. I work 24 hours a week at the OSDE and still receive enough SSI benefits to support my diabetic supplies and daily living needs.” - Heather Keith Tampkins

Need Help?
Contact the Social Security Administration:
Call the national number 1-800-772-1213 for the automated telephone services to receive recorded information and assistance 24 hours a day.

If you are deaf or hard of hearing, call the toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. Monday through Friday, or SSA in Oklahoma City 405-605-3000
SSA in Tulsa 918-641-2400
www.ssa.gov

Available in Accessible Formats

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For additional information, contact your local SSA office or DRS Benefits Planner. March 2011
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<thead>
<tr>
<th>Supplemental Security Income (SSI)</th>
<th>Social Security Disability Insurance Program (SSDI)</th>
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<tbody>
<tr>
<td>• Birth to 18 years (SSA will notify you at age 18 that your benefits require a redetermination). <strong>OR</strong> • Apply as an adult at age 18.</td>
<td>• Adult-age 18 or older. • A child under the age of 18 may be eligible for a dependent payment; however, these benefits stop at age 18. If the child has a disability, they need to apply at age 18.</td>
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<td>• Meet SSA’s definition of disabled. • Low income or no income (both based on total household income). • Must be a US Citizen or Green Card Holder.</td>
<td>• Meets SSA’s definition of disabled. <strong>OR</strong> • Must be a US Citizen or Green Card Holder. • Must have worked 5 out of the previous 10 years before onset of disability. • Must have 20 work credits within a 10 year period (money earned also affects credits counted). <strong>OR</strong> parent has a disability, or is deceased, or retired.</td>
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<td>• $1.00 Minimum to $674.00 maximum per month.</td>
<td>• Based on work history and credits—no maximum monthly amount is set.</td>
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<td>• Medicaid (individuals must apply through the Oklahoma Department of Human Services [OKDHS]; applications take 30-60 days to process).</td>
<td>• Medicare (coverage starts 24 months after eligibility for disability). • At age 18, children may be covered if they were determined to have a disability prior to turning 22 years old; however, coverage does not begin for 24 months.</td>
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<td>• Time from application to eligibility varies. Some applications take as long as 120 days. Appeals may add 18 months or more.</td>
<td>• Time from application to eligibility varies. Some applications take a very long time.</td>
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<td>• Some increase in income will result in a decrease in benefits. Report all changes in earnings to SSA.</td>
<td>• Small earnings do not affect the benefits; however, the time spent working and receiving benefits may affect benefits. Any changes in wages should be reported to the SSA office.</td>
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1 Most applicants are denied. It is best practice to reapply and/or appeal the denial. Upon notification from SSA that benefits require redetermination, you must contact SSA or your benefits will stop.
2 Minor child does not have to have a disability to obtain part of the parent’s benefits.
3 A work credit equals money earned working and contributions to Social Security and Medicare (i.e., FICA or OASDI). Contact a Benefits Planner for more information.
4 Amount varies each year, and changes in income may affect individual amount. Report all changes to SSA.