

Social Security Programs at a Glance

by Lewis B. Insler, Esq. and Gabriel J. Hermann, Esq.

TITLE II

DISABILITY INSURANCE BENEFITS ("DIB")

To be eligible for **Social Security Disability Benefits ("DIB")** you must have earned a total number of credits based on your age, and you must have **worked and paid Social Security taxes covering 20 of the 40 quarters before you claim to have become disabled**. The minimum earnings needed to earn a credit increases annually. For 2008 it is \$1050. You can earn no more than 4 credits per year.

Benefits vary depending on how much and how long you have paid into the system. Most workers receive a Benefit Estimate and Earnings Record annually.

Medicare coverage comes with Disability Insurance Benefits, and begins on the first day of the 25th month after your disability eligibility date. If you are enrolled in Medicare, you are eligible to enroll in a Medicare-approved drug discount program, unless you receive outpatient prescription drugs through Medicaid.

Children and the spouse of a disabled worker can receive an additional monthly benefit, but not Medicare coverage.

TITLE XVI

SUPPLEMENTAL SECURITY INCOME ("SSI")

Supplemental Security Income ("SSI") is a **need-based program for disabled people who have never worked, or who haven't worked enough to earn the necessary quarters** to qualify for Social Security DIB payments. You also may be eligible for SSI if you have **not worked in the five years prior** to the date that your disability began, even if you had paid into Social Security previously. Other eligibility requirements include an **asset limit of \$2000, and an earnings limit** that considers spousal or other household income.

If, under Title II, you receive a low monthly benefit due to a **limited work record**, your DIB payment amount **may be supplemented** up to the SSI amount, provided you also meet the required asset limits.

There is **no separate benefit for the spouse or children** of an SSI recipient. Immediate **Medicaid coverage comes with SSI benefits**. The Medicaid card pays for some prescription medications as well as for long-term nursing care.

Provided as an educational service by Insler & Hermann, LLP. If you have any questions about a Social Security Disability claim, or if you are planning to file a claim and want to avoid making any mistakes, you are invited to call or email us. We will be glad to speak with you without cost or obligation.

Insler & Hermann, LLP ♦ info@nymetrodisability.com ♦ (914) 286-3030 ♦ www.nymetrodisability.com

Insler & Hermann, LLP: dedicated to pursuing your claims quickly and vigorously, while providing you with the best in personalized, caring attention.