



DOWN SYNDROME GUILD  
OF DALLAS

## **SSI, SSDI and Medicaid/ Medicare- What's the difference?**

**What is SSI?** Supplemental Security Income is a program that pays a monthly benefits check to people with low incomes and limited assets (less than \$2,000) who are 65 or older, blind or disabled. An asset is any money you have in the bank, any property you own other than the home you live in, any vehicles you have over one, and any retirement or investment accounts you have. As the name implies, SSI supplements a person's income up to a certain level. Currently, the maximum amount paid is \$674/month. A person who receives SSI benefits automatically is entitled to Medicaid coverage.

### **Children with Down syndrome can qualify for SSI based on the following:**

#### **1 Rules for Children Under 18:**

Most children do not have their own income and do not have assets (bank accounts, cars, jewelry, etc.). However, *when children under 18 live at home, the Social Security Administration considers the parents' income and assets when they decide if the child qualifies.*

#### **2 Rules for Children 18 and Older:**

When a child turns 18, the Social Security Administration no longer considers the parents' income and assets when deciding if he/she can get SSI. A child with Down syndrome who was not eligible for SSI before his/her 18<sup>th</sup> birthday will become eligible at 18 (depending on the amount of wages earned, if he/she is working). On the other hand, if a child with Down syndrome receiving SSI turns 18 and continues to live with his/her parents but does not pay for his/her food and shelter, the monthly SSI check may be reduced.

#### **How can I find out if my child is eligible for SSI?**

Call the Social Security Administration (SSA) at 1-800-772-1213. An application for SSI can be filed on the phone. The documents that must be filled out can be sent to your house- it is usually not necessary to go to a Social Security office.

**What is SSDI?** SSDI is short for Social Security Disability Insurance. You may hear this term used, but most people with Down syndrome will not qualify for SSDI unless they had a paying job for more than 2 years or one parent has retired or is disabled.

**Disabled Adult Child Benefit:** An adult disabled before age 22 may be eligible for the DAC benefit if a parent is deceased or starts receiving retirement or disability benefits. The SSA considers this a "child's" benefit because it is paid based on a parent's Social Security earnings record. Based on some DSG parents' experience with this program, if a child with Down syndrome is already receiving SSI (and in some cases SSDI) and their parent (who must be eligible for SS benefits themselves based on their work history) passes away or starts receiving either regular retirement or disability benefits from SSA, this program kicks in. The good part is that if families have already gone through the disability determination process for SSI, that determination will generally be sufficient to support the Disabled Adult Child qualification and the process involves just an SSA administrative move to a different funding source.

The disabled adult loses **automatic** eligibility under Medicaid (but can apply for that separately through the state), and often receives higher monthly SS benefits because benefits are based on a percentage of benefits earned by the parent. After 2 years the disabled adult child is eligible for Medicare benefits.

For more information regarding adult Disabled Adult Child Benefit see:  
<http://www.ssa.gov:80/dibplan/dacpage.shtml>

**What is Medicaid?** Medicaid is a health *entitlement* program. It pays for doctor visits and hospital stays for people with low incomes and limited assets (less than \$2,000). Children and adults who get an SSI benefits check ***automatically*** qualify for Medicaid coverage- this means you do not need to apply. For more information contact the Medicaid Client Hotline (800) 252-8263.

**What is Medicare?** Medicare is a health *insurance* program (not an entitlement program) for the elderly or those receiving SSDI. It is paid for by the federal government, not the state of Texas.

**Note: for one-on-one assistance with Social Security issues, contact:**

**Mary Sue Welch**  
**Outreach, Advocacy & ADA Specialist**  
**REACH of Dallas**  
**214-630-4796**  
[mwelch@reachcils.org](mailto:mwelch@reachcils.org)