



Family to Family Health Information Center
www.familyvoicesillinois.org

Understanding SSDI and Medicare

SSDI (Social Security Disability Insurance) and Medicare also play an important role in planning for transition to adult life, but are sometimes overlooked. SSDI eligibility is linked to work history and earnings. This can be the work history and earnings of the adult with a disability and/or related to their status as the “Disabled Adult Child” of a parent who is disabled, retired, or deceased. Detailed information on SSDI can be found in [The Red Book](#), from the Social Security Administration, available at <https://www.ssa.gov/redbook/eng/overview-disability.htm>

Who is eligible for SSDI?

Adults with disabilities who have worked and have paid Social Security taxes for the required number of “quarters” within a required time span, and also have sufficient “recent work history” are eligible. See: <https://www.ssa.gov/benefits/retirement/planner/credits.html> and scroll down to Number of Credits Needed for Disability Benefits:

To be eligible for disability benefits, you must meet a **recent work test** and a **duration work test**.

The number of credits necessary to meet the recent work test depends on your age. The rules are as follows:

- **Before age 24** - You may qualify if you have 6 credits earned in the 3-year period ending when your disability starts.
- **Age 24 to 31** – In general, you may qualify if you have credit for working half the time between age 21 and the time your disability began. As an example, if you develop a disability at age 27, you would need 3 years of work (12 credits) out of the past 6 years (between ages 21 and 27).
- **Age 31 or older** - In general, you must have at least 20 credits in the 10-year period immediately before your disability began.

The following table shows how many years of work credits you need to meet the duration of work test based on your age when your disability began. For the duration of work test, your work does not have to fall within a certain period. The table only provides an estimate of how many work credits you need. It does not cover all situations. If you are statutorily blind, you must only meet the duration of work test. When statutory blindness is involved, there is not a recent work test requirement.

NOTE: *This table is an estimate only and does not cover all situations*

If you develop a disability...	Then you generally need:
Before age 28	1.5 years of work
Age 30	2 years
Age 34	3 years
Age 38	4 years
Age 42	5 years
Age 44	5.5 years
Age 46	6 years
Age 48	6.5 years
Age 50	7 years
Age 52	7.5 years
Age 54	8 years
Age 56	8.5 years
Age 58	9 years
Age 60	9.5 years

Can an adult disabled since childhood receive benefits on a parent’s earnings record?

Yes. An adult disabled before age 22 may be eligible for child’s benefits if a parent is deceased or receiving retirement or disability benefits. This is considered to be a child’s benefit because it is paid on a parent’s Social Security earnings record. The disability determination is made using the disability rules for adults. The adult child, including an adopted child or, in some cases, a stepchild, grandchild, or step grandchild—must be unmarried, age 18 or older, and have a disability that started before age 22. See

www.ssa.gov/benefits/disability/ for information on the basics of the SSI and SSDI programs.

Establishing eligibility for SSDI is important, not only for the cash benefits which may be higher than those offered by SSI (Supplemental Security Income), but also because SSDI enrollees become eligible for Medicare health benefits after the first 24 months of enrollment.

It is possible for persons enrolled in Medicare to be simultaneously enrolled in Medicaid. Remember that Medicaid enrollment is mandatory for adults seeking government-funded Medicaid waiver services. People enrolled in both Medicare and Medicaid are referred to as “dual eligibles”. Some people also have private insurance in addition to their Medicare and Medicaid benefits. Having Medicare health insurance offers individuals some benefits that are not covered by Medicaid, for example:

1. More doctors and hospitals may accept Medicare insurance.
2. Medicare coverage is valid in all 50 states, enabling a recipient to have coverage while traveling or studying out of state, for example.
3. Medicare may pay providers at a higher rate than Medicaid for some services.

For differences in Medicare and Medicaid see:

<https://www.medicareinteractive.org/get-answers/medicare-basics/medicare-coverage-overview/differences-between-medicare-and-medicaid>

Finding out about SSDI and Medicare eligibility is an important part of transition planning. You can contact the Social Security Administration office nearest you to find out if/when you may qualify for SSDI and Medicare.

Another resource for information about how work may affect benefits is the Work Incentives Planning & Assistance office nearest you. These federally funded programs were created to help individuals receiving SSI/SSDI make informed decisions about going to work. A Community Work Incentive Coordinator can help individuals interested in work understand how it will affect benefits, including Medicaid. For more information about the Work Incentive Planning and Assistance Program (WIPA) or to apply for services see: <https://www.dhs.state.il.us/page.aspx?item=137647>