



*Family Voices of Illinois*

*The Arc of Illinois*

*Family to Family Health Information Center*

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## **Family Manual Fact Sheet – Understanding SSDI and Medicare**

SSDI (Social Security Disability Income) 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 online at <http://ssa.gov/pubs/10029.html>.

### **How Do I Meet The Earnings Requirement For Disability Benefits?**

In general, to get disability benefits, you must meet two different earnings tests:

1. A “recent work” test based on your age at the time you became disabled; and
2. A “duration of work” test to show that you worked long enough under Social Security. Certain blind workers have to meet only the “duration of work” test.

The IRS publication, [Social Security Disability Benefits \(https://www.socialsecurity.gov/pubs/10029.pdf\)](https://www.socialsecurity.gov/pubs/10029.pdf) outlines the rules for how much work is needed for the “recent work” test, based on the age at which the person was disabled. The rules are based on the *calendar quarter* in which an individual turned or will turn a certain age. The calendar quarters are:

First Quarter: January 1 through March 31

Second Quarter: April 1 through June 30

Third Quarter: July 1 through September 30; and

Fourth Quarter: October 1 through December 31

**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 persons seeking government-funded disability services for adults in Illinois. People enrolled in both Medicare and Medicaid are referred to as “dual eligibles”. Twenty-two percent of people enrolled in Medicare also have Medicaid benefits. Some people may also have private insurance in addition to their Medicare and Medicaid benefits.

The Kaiser Family Foundation released an updated fact sheet on Medicare titled “Medicare at a Glance” in November 2011: <http://kff.org/medicare/upload/1066-14.pdf> . Another KFF fact sheet, “Medicare and Non-Elderly People with Disabilities” is also available on the Kaiser Family Foundation site at: <http://kff.org/medicare/upload/8100.pdf>. Both of these resources may be helpful in explaining more about Medicare.

### **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. [http://ssa-custhelp.ssa.gov/app/answers/detail/a\\_id/1524/related/1](http://ssa-custhelp.ssa.gov/app/answers/detail/a_id/1524/related/1)

### **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. For more information, see [Benefits For Disabled Children](http://www.socialsecurity.gov/dibplan/dacpage.shtml) at <http://www.socialsecurity.gov/dibplan/dacpage.shtml> .

Having Medicare health insurance, at the present time, 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.

CMS (The Center for Medicare and Medicaid) has a two-page fact sheet: “What is Medicare? What is Medicaid?” available in English, Spanish and five other languages:

<http://www.medicare.gov/Publications/Pubs/pdf/11306.pdf>  
<http://www.medicare.gov/Library/PDFNavigation/PDFInterim.asp?Language=English&Type=Pub&PubID=11306>

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 and Assistance office nearest to you. These federally funded programs were created to help individuals receiving SSI/SSDI make informed choices about going to work.

A Community Work Incentive Coordinator can help individuals interested in work understand how it will affect benefits including Medicaid, subsidized housing, TANF, food stamps, worker's compensation and unemployment benefits. For more information about the Work Incentive Planning and Assistance Program or to apply for services, call 1-800-807-6962 (Voice) or 1-866-444-8013 (TTY). Information on the Community Work Incentives Planning and Assistance Program is also available on the Illinois Department of Human Services website at <http://www.dhs.state.il.us/page.aspx?item=32448>.