



SSI and SSDI Roadmap: From Application to Approval

Simplify the Journey

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SSI and SSDI Roadmap: From Application to Approval

- Supplemental Security Income and Social Security Disability Insurance
 - How Do I Know the Difference?
- Applying for Benefits
- Presumptive Disability
- Denied?
 - What to Do
- How Much is the SSI Benefit?
- Qualifying for the Maximum SSI
- ABLE Accounts
- Emergency Aid to the Elderly, Disabled, and Children



Very Different Benefit Programs Administered by the Social Security Administration



Attribute	SSI Supplemental Security Income	SSDI Social Security Disability Insurance
Eligibility Based On	Financial need	Work history
Employment History	None or limited	Work history of self and/or parent
Countable Assets Limit	\$2,000 for an individual	None
Max Monthly Benefit (2026)	\$994	\$4,152
Benefit Amount Based On	Living arrangement & other income	Social Security taxes paid
State Supplement	Yes - Most states including MA	No
Insurance	MassHealth Standard (Medicaid)	Medicare after 2 years

Resources that do not Count Toward SSI \$2,000 Resource Limit

- 
- ▶ The home you live in
 - ▶ One vehicle if used for transportation
 - ▶ Household goods and personal effects
 - ▶ Life insurance policy with face value of \$1,500 or less
 - ▶ Burial spaces for you or your immediate family
 - ▶ Burial funds up to \$1,500
 - ▶ Property used in a trade or business
 - ▶ Money set aside under PASS - Plan to Achieve Self Support
 - ▶ ABLE Account – up to \$100,000
 - ▶ Federal Disaster Relief Money (e.g. Stimulus payments)
 - ▶ SSI backpay for 9 months
 - ▶ Scholarships, gifts for education for 9 months
 - ▶ Income tax refunds for 12 months

Create a *my* Social Security Account

1



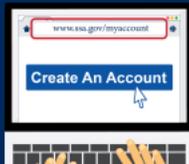
Visit www.ssa.gov/myaccount, select the “Create an Account” button.

2



Create a credential with one of our two credential service providers, Login.gov or ID.me. If you have a Login.gov or ID.me account, you can select the appropriate button to access your personal *my* Social Security account.

3



If you don't have a Login.gov or ID.me account, select the “Create an Account” link to create a Login.gov credential to access your personal *my* Social Security account.

4



If you create a new Login.gov credential, you will still need to provide some personal information to verify your identity. You will also receive an activation code to complete the process.

5



Read and agree to the *my* Social Security Terms of Service prior to accessing your account.

6



Now that you have successfully created your personal *my* Social Security account, choose email or text under Message Center Preferences to receive courtesy notifications for notices and messages from us.

<https://www.ssa.gov/myaccount/>

Simplify the Journey

Applying for SSI and SSDI

Don't Stress About Applying - It is Just a Process	
Age Requirement	18 for adult eligibility
Resources / Income	Only those of the adult applicant are considered
Disability Requirement	<i>"Medically determinable physical or mental impairment which results in the inability to do any substantial gainful activity (SGA) for at least 12 months"</i> SGA = monthly gross wages of \$1,690 (in 2026)
Apply the month following 18th birthday	Online
	On phone
	Social Security Office
What to expect	SSDI denial before SSI application processes if not enough work credits

<https://secure.ssa.gov/iClaim/dib>

Medical Checklist for Adult Disability Application

Information about Your Medical Conditions

Information About Doctors, Healthcare Professionals, Hospitals, and Clinics

- Names, addresses, phone numbers, patient ID numbers, and dates of examinations and treatments.
- Names and dates of medical tests you have had and who sent you for them.
- Names of medications (prescriptions and non-prescriptions), reasons for medications, and who prescribed them.

Information About Other Medical Records

- Vocational rehabilitation services, workers compensation, public welfare, prison/jail, an attorney, or another place.

Job History

- Date your medical condition began to affect your ability to work.
- Jobs you had (up to 5) and types of businesses where you worked in the 5 years before you became unable to work because of your condition.
- Dates, hours, and rate of pay for each job.
- Types of duties for each job.

Education and Training

- Highest grade in school completed (provide date of completion), and any special education (school name, city, and state).
- Name of special job training, trade school, or vocational school (provide date of completion).

Medical Review Paperwork: Do It Carefully

Form **SSA-3373** (02-2024) UF
Discontinue Prior Editions
Social Security Administration

Page 1 of 10
OMB No. 0960-0681

FUNCTION REPORT - ADULT

**READ ALL OF THIS INFORMATION BEFORE
YOU BEGIN COMPLETING THIS FORM**

Form **SSA-3369-BK** (06-2024) UF
Discontinue Prior Editions
Social Security Administration

Page 1 of 14
OMB No. 0960-0578

WORK HISTORY REPORT

**PLEASE READ ALL OF THIS INFORMATION BEFORE
COMPLETING THIS REPORT**

Check Application Progress on **my Social Security** Account

 **Disability Benefits**

We have processed 3 of 3 steps of your application.

We made a decision to **deny** your application on **February 8, 2022.**

[Show Disability Benefits application details](#)

 **Supplemental Security Income - SSI Disability**

Typically it takes **230** days for a decision. [?](#)

We have processed 35% of your application.

The Disability Determination Service (DDS) started a medical review of your application on **February 15, 2022.** We expect this review to take **6 months.**

[Hide Supplemental Security Income - SSI Disability application details](#)

-  1. You submitted your application on January 25, 2022.
-  2. We conducted a non-medical review of your application on February 15, 2022.
-  3. The DDS started a medical review of your application on February 15, 2022.

Simplify the Journey

Presumptive Disability

Presumptive Disability

- 1** — **Expedited Processing**
Certain conditions qualify for immediate or quick SSI payments.
- 2** — **Temporary Benefits**
Payments for up to six months during full medical review.
- 3** — **No Repayment**
If denied, no repayment required for disability-based denials.



Check Approval Letter for Medical Review Cycle

- Continuing Disability Review (CDR)
 - Periodic Social Security review to confirm ongoing disability
- Common SSI / SSDI disability review cycles
 - 6 – 18 months: Medical improvement expected
 - 3 years: Medical improvement possible
 - 5 – 7 years: Medical improvement not expected

What Is a Continuing Disability Review (CDR)?



Language from Notice of Award Letter

Disability Review

We decided that you are disabled according to our rules. While we realize that your health may not improve, we must review all disability cases. Therefore, we will review your case in 5 to 7 years. We will send you a letter before we start the review. Based on that review, your SSI will continue if you are still disabled, but will end if you are no longer disabled.

Once Awarded MassHealth, Apply for MassHealth Premium Assistance

- May pay up to the entire premium of employer-sponsored medical insurance
- MassHealth Member Must:
 - Be covered on the employer-sponsored medical plan
 - Live with the policyholder
- Employer-Sponsored Medical Plan Requirements in 2026:
 - Individual / Family Deductible at or below \$3,200 / \$6,400
 - Out-of-Pocket Maximum at or below \$10,150 / \$20,300
 - Maximum RX Deductible at or below \$400 / \$800
- Maximum Premium Assistance Benefit = \$1,835 per month



<https://www.mass.gov/info-details/masshealth-premium-assistance-pa>

Insurance Resource Center for Autism and Behavioral Health assists families with insurance and premium assistance questions <https://massairc.org/>

Denied SSI Application?

Don't Fret – File an Appeal

- Do not file a new application
- File an appeal in writing within 60 days

To learn more about each appeal level, visit [Information About Social Security's Hearings and Appeals Process](#).

Reconsideration +

Hearing by an Administrative Law Judge +

Request for Review by the Appeals Council +

Federal Court review +



SSI – How Much is the Benefit in 2026?

The Living Arrangement as defined by SSA factors into the amount of the benefit

Federal Living Arrangement (FLA)		Amount	MA State Living Arrangement (SLA)		Amount	Total
A	"Living Independently" (Financially)	\$ 994.00	A	"Full Cost of Living" (Typically Living Alone)	\$114.39	\$1,108.39
			B	"Shared Expenses" (Living with Others)	\$ 30.40	\$1,024.40
B	"Household of Another" (In-kind Support & Maintenance)	\$ 662.67	C	"Household of Another" (In-kind Support & Maintenance)	\$ 87.58	\$ 750.25

SSI – Statutorily Blind Receive a Total of \$1,143.74 in 2026

The Living Arrangement as defined by SSA does not factor into the total benefit

Federal Living Arrangement (FLA)		Amount	MA State Living Arrangement (SLA)		Amount	Total
A	"Living Independently" (Financially)	\$ 994.00	A	"Full Cost of Living" (Typically Living Alone)	\$149.74	\$1,143.74
			B	"Shared Expenses" (Living with Others)	\$149.74	\$1,143.74
B	"Household of Another" (In-kind Support & Maintenance)	\$ 662.67	C	"Household of Another" (In-kind Support & Maintenance)	\$481.07	\$1,143.74

Demonstrate to SSA that SSI Recipient Can Pay Their Shelter Expenses to Receive \$994 in 2026

Cost Sharing

4 People in the Home	Monthly Living Expenses	
	Overall	SSI Recipient
Food	eliminated	eliminated
Rent or Mortgage	\$3,000	\$750
Property Insurance (if not in mtge and required)	\$0	\$0
Property Taxes (if not in mtge)	\$0	\$0
Electricity	\$300	\$75
Gas	\$200	\$50
Heating Fuel	\$0	\$0
Water	\$40	\$10
Sewerage	\$0	\$0
Garbage Removal	\$0	\$0
Total	\$3,540	\$885

Rental Liability

~~Market Rate Rent~~

Charge at Least Presumed Maximum Value (PMV)
\$351.33 (in 2026)

Due to the Expansion of the Rental Subsidy Policy

A rental subsidy does not apply if the rental liability is equal to or greater than PMV

Preserve Needs-Based Government Benefits With an ABLER Account



- ABLER account is a savings and/or investment option for people with disabilities
- Must be disabled before the age of 46 to open an account
- Non-countable assets for needs-based benefits (SSI, MassHealth Standard, Section-8 housing)
 - SSI and MassHealth Standard countable asset limit of \$2,000
 - Section 8 countable asset limit of \$105,574 (in 2026)

ABLE Account - Achieving a Better Life Experience	
Cost to Open (Can only have one ABLER account)	Free
Annual Deposit Limit (in 2026)	\$20,000
Additional Deposit Limit from Wages (in 2026)	\$15,560
Excluded from SSI Countable Assets	\$100,000
Excluded from MassHealth & Section 8 Countable Assets	State Limit
Earnings and Distributions	Tax Free
Medicaid Payback Provision	Yes in MA

Spend ABLER funds on Qualified Disability Expenses that Maintain or Improve:

- Health
- Independence
- Quality of life

<https://www.ablenrc.org/>

EAEDC

Emergency Aid to the Elderly, Disabled, and Children

- MA cash assistance program administered by the Department of Transitional Assistance
- Serves elderly adults and individuals with disabilities
- Comes with MassHealth
- Medical eligibility usually requires
 - A medical report completed by a healthcare provider
 - Disability does not have to meet Social Security standards
- Can be used as a bridge benefit while an SSI application is pending
- Funded by Massachusetts



<https://www.mass.gov/info-details/emergency-aid-to-the-elderly-disabled-and-children-eaedc>

From Application to Approval

Key Takeaways



- **SSI:** Needs-based benefit for the elderly and disabled (comes with MassHealth)
 - **SSDI:** Insurance benefit based on Social Security taxes paid (comes with Medicare after 24 months)
 - **Applying for Benefits:** Online, on the phone, or in person
 - **Medical Evidence:** Main driver for approval
 - **Presumptive Disability:** Expedited processing, temporary benefits, no repayment if denied
 - **Denied:** File an appeal
 - **Maximize SSI Benefit:** Demonstrate applicant pays for shelter to qualify for \$994 (in 2026)
 - **ABLE Account:** Save money without losing eligibility for SSI, MassHealth, and Section-8 subsidized housing
 - **EAEDC:** Could serve as a bridge benefit while SSI application is pending
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