### Ways People with Disabilities May Be Eligible for SSA Benefits

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<th>Insurance Programs</th>
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<td><strong>Retirement</strong></td>
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<td>DisabledAdultChild could collect benefits on retired parent’s FICA record</td>
<td>DisabledIndividual could collect benefits on own FICA record.</td>
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<tr>
<td>DisabledWidower could collect benefits on deceased spouse’s FICA record</td>
<td>DisabledIndividual could collect benefits because of financial need.</td>
</tr>
<tr>
<td>DisabledAdultChild could collect benefits on deceased parent’s FICA record</td>
<td>(NO DEPENDENT BENEFITS PAID)</td>
</tr>
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### SocialSecurityDisabilityInsurance (SSDI)
- An insurance-based program, funded by FICA tax contributions.
- Need to have worked and paid enough FICA taxes to qualify.

### DisabledAdultChild (DAC)
- Adult (age 18 or over), but must have been disabled as a child, prior to age 22
- Don’t need own work history
- Receives benefits based on the work record of retired, deceased or disabled parent
- Benefits can end with marriage in some cases
- Benefits may be disregarded as income for Medical Assistance
- Sometimes referred to as “RSDI”

### DisabledWidow/WidowerBenefits (DWB)
- Widow or widower who has a disability
- Over age 50
- May be able to collect benefits off their deceased spouse’s work record

### SupplementalSecurityIncome (SSI)
- No prior work history is required
- Must have significant financial need to qualify
- Must meet both income and asset limits to be eligible

To qualify for any of the above programs, the individual must meet SSA's definition of disability.