

# FINANCIAL SUPPORT FOR PEOPLE WITH DISABILITIES

## Social Security Disability Insurance (SSDI)

- **Eligibility:** Based on work history and disability.
- **Benefits:** Monthly cash payments.
- **Healthcare:** Eligible for Medicare after 24 months.
- **How to Apply:** Through the Social Security Administration (SSA).

## Supplemental Security Income (SSI)

- **Eligibility:** Based on financial need and disability.
- **Benefits:** Monthly cash payments.
- **Healthcare:** Typically eligible for Medicaid.
- **How to Apply:** Through the Social Security Administration (SSA).

## Medicaid

- **Overview:** Government health insurance program for low-income individuals and families.
- **Benefits:** Covers a wide range of medical services.
- **Eligibility:** Varies by state; often linked to SSI eligibility.
- **How to Apply:** Through your state's Medicaid agency.

## Medicare

- **Overview:** Federal health insurance program for people 65 or older, and certain younger people with disabilities.
- **Benefits:** Covers hospital stays, doctor visits, and prescription drugs.
- **Eligibility:** Generally, those who have worked and paid Medicare taxes, or those receiving SSDI for 24 months.
- **How to Apply:** Through the Social Security Administration (SSA).

## ABLE Accounts (Achieving a Better Life Experience)

- **Overview:** Tax-advantaged savings accounts for individuals with disabilities.
- **Benefits:** Allows savings without affecting eligibility for SSI and Medicaid (up to certain limits).
- **Eligibility:** Individuals with disabilities that occurred before age 26.
- **How to Open:** Through your state's ABLE program (if available) or a national ABLE program.