**What Are Disability Benefits**

Disability benefits are cash payments to individuals that cannot work because of a disabling condition. Depending on the circumstances, an individual may receive disability benefits from a number of sources including the government, short or long-term disability insurance through an employer, and/or from a private insurance carrier.

**Benefits from Federal Government**

The Social Security Administration (SSA) pays disability benefits to individuals who “have a physical or mental condition that *prevents them from working* and is expected to last at least a year or result in death.” SSA uses a different definition to evaluate disabled children, who may also be eligible for cash benefits (SSI) based on having a disability if their household has low income.

The two most common programs that offer benefits to qualified individuals are the **Social Security disability insurance program (SSDI) and the Supplemental Security Income (SSI) program**.

SSDI is available to individuals that have paid Social Security taxes long enough to achieve sufficient work credits. <http://www.socialsecurity.gov/disability/disability_starter_kits_adult_eng.htm>

SSI is available to individuals that have limited income and assets. <http://www.socialsecurity.gov/ssi/>

**How Do I Apply?**

SSA’s website contains detailed information about the process, what information you should provide, how the benefits work, etc. [www.ssa.gov](http://www.ssa.gov)

The SSDI application is available online: <http://www.socialsecurity.gov/disabilityssi/apply.html>

While the SSI application is not available online the Benefit Eligibility Screening Tool allows applicants to see whether they be eligible for the program <http://ssabest.benefits.gov/>

If you would like to make an in-person appointment to file an application for benefits the SSA office locator <https://secure.ssa.gov/ICON/main.jsp> will direct you to your local office. Alternatively you may call 800-772-1213 or 800-325-0778 TTY.

While SSA contracts with a state agency, Massachusetts Rehabilitation Commission’s Disability Determination Services, to process SSDI and SSI claims, applicants should contact SSA directly with questions about their claims.

**Benefits from State Government**

The Commonwealth of Massachusetts does not have a disability benefits program.

The Department of Transitional Assistance (DTA) provides cash benefits to certain individuals who have very low income and assets. If you are unable to work for at least 60 days due to a disabling condition, you may be eligible for one of their programs. <http://www.mass.gov/eohhs/gov/departments/dta/>

**Disability insurance**

Many private insurance carriers offer short and long-term disability insurance policies that pay a portion of a beneficiary’s salary if they are unable to work due to disability. Individuals may purchase these policies independently or they may enroll in them through their employer. While there is no legal obligation for an employer to provide disability insurance coverage, some employers offer this type of insurance as part of their benefit package. Typically employees are given the option to enroll in these programs upon their hire. Your human resources representative can tell you whether your employer offers disability insurance as a benefit and if you have already enrolled.

The insurance carriers’ policies dictate the terms, conditions, and applicable procedures associated with receiving benefits. If you are receiving long-term disability benefits through a disability insurance carrier they may require that you apply for SSDI as a condition for receiving benefit. If you are found eligible, once you begin receiving SSDI benefits the carrier would reduce their portion of the benefit.

Employees of federal, state, and local government do not pay into the social security system but rather into a pension system. This means that long term government employees would not likely have sufficient quarters to be eligible for SSDI. Employees that are vested may be eligible for disability retirement if available should inquire with the applicable department that administers pensions.