

## **SSDI and Medicare Eligibility Requirements**

### **Number of Years Paying Social Security Taxes (FICA)**

To qualify, a worker must have a recent and past work history. The actual amount of work depends on the worker's age. This is also called paid time in. The actual number of years will differ from person to person. You can find out more specific information about how long a person must have paid in. Go to the Social Security Web site at [www.ssa.gov](http://www.ssa.gov).

### **Social Security: Beneficiary Requirements**

A person can qualify for SSDI and Medicare in a variety of ways. Not all people have a work history. Not all people have paid into Social Security. In this case, the person could qualify under a spouse or parent that had a qualified.

This includes:

- The primary worker that paid into Social Security.
- The widower of a worker that paid into Social Security.
- A divorced spouse of a worker that paid into Social Security.
- A person 18 years or older that had a disability before 22 and is unmarried.

### **Social Security: Applying for Benefits**

Social Security benefits are not automatic. A person must apply for Social Security benefits. This can be done online at [www.ssa.gov](http://www.ssa.gov). He or she can also apply in person at a Social Security office.

### **Social Security: Definition of Medically Disabled**

Disability is defined as the inability to meet substantial gainful activity (SGA). This is due to physical or mental impairment(s) that are diagnosed by a doctor. A disability may be expected to either result in death or last at least 12 months.

### **Social Security: Work Limitation Requirements**

To qualify for SSDI and Medicare, a person must not be working or they must not be meeting substantial gainful activity (SGA). Not meeting SGA means a person is unable to earn over a certain dollar amount each month. This amount changes almost every year. In 2010, to remain eligible for SSDI and Medicare a person who is blind cannot earn over \$1,640. For those with other impairments such as a developmental disability, they can make up to \$1,000.

### **Medicare Qualification Requirement**

After receiving SSDI for two years, a person is automatically covered by Medicare. But some people may qualify much sooner. For instance, people with chronic kidney disease that requires dialysis or people with Lou Gehrig's disease.