

## Glossary of SSDI Terms

**Amyotrophic Lateral Sclerosis (ALS):** also known as motor neurone disease (MND) or Lou Gehrig's disease, is a disease that causes the death of neurons controlling voluntary muscles. If you've been diagnosed with ALS, you are automatically eligible for SSDI.

**Application for Benefits:** To receive SSDI payments you must sign and complete an application, which must then be submitted to the Social Security Administration.

**Center for Medicare & Medicaid Services (CMS):** a federal agency within the United States Department of Health and Human Services (HHS) that administers the Medicare program and works in partnership with state governments to administer Medicaid.

**Cost of Living Adjustment (COLA):** SSDI payments each year may be increased to keep pace with increases in cost-of-living (inflation).

**Credits:** Previously called "Quarters of Coverage." As you work and pay Social Security taxes, you earn credits that count toward your eligibility for future Social Security benefits. You can earn a maximum of four credits each year. Most people need 40 credits to qualify for benefits. Younger people need fewer credits to qualify for disability or survivors benefits.

**Date Last Insured (DLI):** The last day you worked at a job where you paid into Social Security through your FICA taxes. Your DLI is the last date you are eligible to qualify for SSDI. In order to qualify for SSDI, you must pass the "recent work" test, and worked five of the last 10 year.

**Decision Notice:** You will receive an official decision from the SSA – either an award or a denial. If you're receiving an SSDI award, the letter will inform you the monthly amount.

**End Stage Renal Disease (ESRD):** also called end-stage kidney disease, occurs when chronic kidney disease — the gradual loss of kidney function — reaches an advanced state. If you've been diagnosed with ESRD, you are automatically eligible for SSDI.

**Insured Status:** If you worked and earned enough Social Security credits to be eligible for retirement or disability benefits or enable your dependents to be eligible for benefits due to your retirement, disability, or death, you have insured status.

**Long Term Disability (LTD) Insurance:** LTD insurance is purchased to provide monthly benefits (income replacement) if a person becomes ill or injured and is unable to work for a period extending beyond two years. You may buy it directly from the insurance provider, or it may be part of your employer-sponsored group disability plan.

**Medicare:** A national health insurance program administered by the SSA, it primarily provides health insurance for Americans aged 65 and over but also for some younger people with disability status as determined by the SSA as well as people with End Stage Renal Disease (ESRD) and Amyotrophic Lateral Sclerosis (ALS):

**Social Security Administration (SSA):** an independent agency of the U.S. federal government that administers Social Security, a social insurance program consisting of retirement, disability, and survivor benefits.

**Social Security Disability Insurance (SSDI):** a payroll tax-funded federal insurance program managed by the Social Security Administration. SSDI is designed to provide income supplements to people who are physically restricted in their ability to be employed because of a notable disability

**Special Enrollment Period (SEP):** A time outside the yearly Open Enrollment Period when you can sign up for health insurance. You qualify for a Special Enrollment Period if you've had certain life events, including losing health coverage, moving, getting married, having a baby, or adopting a child.

**Supplemental Security Income (SSI):** Administered by the SSA, SSI pay monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI. Unlike SSDI, SSI benefits are not based on your prior work or a family member's work.

**Survivor's Benefits:** benefits based on your record (if you should die) are paid to your:

- widow/widower age 60 or older, 50 or older if disabled, or any age if caring for a child under age 16 or disabled before age 22;
- children, if they are unmarried and under age 18, under 19 but still in school, or 18 or older but disabled before age 22; and
- parents, if you provided at least one-half of their support.
- An ex-spouse could also be eligible for a widow/widower's benefit on your record.

**Third Party Administrator (TPA):** an organization that processes insurance claims or certain aspects of employee benefit plans for a separate entity.

**Worker's Compensation (WC):** a form of insurance providing wage replacement and medical benefits to employees injured in the course of employment. You can receive both WC and SSDI benefits at the same time, but the total income from the two benefits cannot be more than 80% of your previous income.