

## Eligibility to Apply for Social Security Administration Disability Benefits

An individual must meet certain criteria to apply for Social Security Administration disability benefits. Even if an individual is severely disabled, if they do not meet the following criteria, they will not be found disabled by the Social Security Administration. All hyperlinks, which provide further explanation and instruction, on this tip sheet are from the Social Security Administration and include: Program Operations Manual System ([POMS](#)), Social Security Rulings ([SSR](#)) and the Code of Federal Regulations ([CFR](#)).

- **Title II benefit**
  - Also known as Title 2, T2, Social Security Disability Insurance (SSDI); Retirement, Survivors, and Disability Insurance (RSDI); or Disability Insurance Benefit (DIB).
  - An individual has worked and paid Social Security taxes (FICA) in order to be [insured](#) and has sufficient current quarters of coverage. In some circumstances, an individual may also apply for this benefit under a [spouses' record](#) or a [parents' record](#).
  - Eligibility requirements for a [non-US citizen](#).
- **Title XVI benefit**
  - Also known as Title 16, T16 or Supplemental Security Income (SSI).
  - For an individual, their [income](#) and [resources](#) combined must be \$2,000 or less per month. For couples it must be \$3,000 or less per month.
  - Title XVI is the only disability benefit a disabled [child](#) under the age of 18 may apply for.
  - Eligibility requirements for a [non-US citizen](#).

### The 5-Step [Sequential Evaluation Process](#)

After establishing that an individual meets the criteria to apply for Title II and/or Title XVI disability benefits, the following process is used by the Social Security Administration and Disability Determination Services to find an individual disabled. These steps will also help you determine if you want to proceed with filing a disability claim for an individual. Note: for child disability claims, only steps 1, 2 and 3 apply.

- **Step 1:** An individual is not engaging in [substantial gainful activity or SGA](#)
  - [SGA](#) is defined as work activity that is both substantial and gainful. Social Security sets limits on this activity and if an individual is earning over the limit, then they are not eligible to apply for a disability benefit.
  - [2023 SGA limits](#) for a non-blind individual is \$1,470 per month; and \$2,460 per month for a blind individual. Note: SGA limits may increase at the start of each year.

- **Step 2:** An individual has a [severe medical Impairment](#)
  - Defined by Social Security as an impairment or combination of impairments that significantly limit the individual's physical and/or mental abilities and as a result, interfere with the individual's ability to perform basic work activities.
- **Step 3:** [Medical listings](#)
  - Does the impairment meet or equal a medical listing?
  - There are separate listings for adults and children.
  - This is the first step in the 5-step process in which an individual may be found disabled.
- **Step 4:** Able to perform [past relevant work](#)
  - Defined as work which was performed gainfully in the last 15 years and performed long enough to be learned.
  - Determined by comparing an individual's [residual functional capacity](#) (RFC) with the physical and mental demands of past relevant work.
- **Step 5:** Able to perform [any other work](#)
  - Defined as work which is available in the national economy.
  - If an individual is 50 years of age or older, the [medical-vocational guidelines](#) (also known as the grid rules) may apply.
  - This is the last step in 5-step process in which an individual may be found disabled.

## Further considerations

- Currently treating for medical conditions?
  - On a regular, consistent basis with [acceptable medical sources](#).
- Following medical providers' recommendations?
  - [Failure to follow prescribed treatment](#).
- Using controlled substances?
  - Drug addiction and alcoholism maybe a [contributing factor](#) in making a determination.

## Questions?

If you have any questions about the eligibility to apply for Social Security Administration disability benefits, please contact your assigned DHS coordinator or send an email to [DHS.SSAAdvocacy@state.mn.us](mailto:DHS.SSAAdvocacy@state.mn.us).