All the acronyms used in discussing various government funded and insurance benefits can be very confusing, as many sound alike. Government benefits may be administered at the Federal level through the Social Security Administration, which are consistent across the country, or by individual states and vary greatly from state to state.

**State Disability Insurance (SDI)**

SDI is a cash benefit that provides partial income replacement for up to 12 months when you become unable to do your usual work due to a disability. In California, SDI is administered by the EDD (Employment Development Department).

Where to Start: if you have worked within the past 18 months and you have stopped working or looking for work due to a physical or mental impairment, contact EDD about SDI.

To learn more, visit: [http://www.edd.ca.gov/Disability/](http://www.edd.ca.gov/Disability/)

**Benefits through the Social Security Administration**

**SSDI**, or “Social Security Disability Insurance,” is a federal program administered by the Social Security Administration (SSA). SSDI is a cash benefit for adults who are unable to do their previous work or any other job due to a disability that has lasted or will last at least one year; have earned a certain amount of work credits (based on age and income) within the ten years prior to diagnosis; and have paid into social security while employed.

People with a diagnosis of ALS qualify for SSDI through the Social Security Administration’s Compassionate Allowances program, resulting in expedited processing of claims. The amount of cash benefit under SSDI varies, depending on how much money you earned when you were working.

**SSI**, “Supplemental Security Income” is a United States government program that provides stipends to low-income people who are either aged 65 or older, blind, or disabled.

Where to Start: Make an appointment with your local Social Security Administration office and bring your medical diagnosis information. Given your work history, earnings and assets, SSA will determine your eligibility for SSI or SSDI.

For more information visit: [www.ssa.gov/disability](http://www.ssa.gov/disability).

**Long-term disability (LTD)** refers to an insurance plan that provides partial income replacement for an extended period of time when a person becomes disabled from working due to a health condition. Your employer may provide employees with long-term disability coverage.

A **typical LTD plan pays benefits after SDI or other short-term disability benefits are exhausted**. Usually, a person seeking LTD benefits must show that they are unable to work.

Many LTD plans require that you also apply for SSDI. You will still receive the same payment amount (the difference is that the money will come from both your LTD plan and your SSDI, rather than coming only from the LTD plan).

Where to start: Contact your current or most recent employer to find out if you are covered by any long-term disability insurance plan. These benefit plans may have strict deadlines.

**Need Legal Assistance to appeal a denial of an application for benefits?** Contact your local bar association and ask for a referral. If your benefit plan is offered by a private employer, you may need an attorney who specializes in a law called ERISA.