

# Benefits and Past-Due Benefits

## Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

### When will my benefits start if I am approved?

After the Social Security Administration (SSA) approves your application, it will send a letter explaining when your benefits will start. SSDI benefits start after you have been disabled for at least five full months. SSI benefits start the month after you meet all the rules to receive them.

### How will SSA pay past-due benefits (back pay)?

SSA usually pays past-due SSDI benefits in a single payment. SSA usually pays past-due SSI benefits in up to three smaller payments, but you can ask SSA to pay more quickly if you have large unpaid bills.

### Will past-due benefits count as a resource for the SSI program for adults?

For adults, past-due benefits are not counted as a resource for the first nine months after SSA pays them. After that, any amount left over will count toward the SSI resource limit. To avoid losing SSI benefits based on unspent past-due benefits, consider:

- Spending some of the money on things SSA does not count as a resource (e.g., expenses for your home, health or education). Always keep a detailed record of how your spending.
- Putting some of the money in an Achieving a Better Life Experience (ABLE) account.
- Putting some of the money in a specialized trust that is created by an attorney.

### Are the rules the same when SSA owes past-due SSI benefits to a child?

There are special rules when SSA owes a large amount of past-due SSI benefits to a child. The child's representative payee must open a special "dedicated account" for the past-due benefits. Money in that account must be kept separate from any other money (including monthly SSI benefits). Dedicated account funds can be used for medical treatment and education, but not for food, clothing or shelter. Money in the dedicated account will never count as a resource to the child, so the child can save it for the future without worrying that it will make them ineligible for SSI. SSA will tell the child's representative payee if a dedicated account is needed.

### How can Project HEAL help?

Project HEAL (Health, Education, Advocacy, and Law), a community-based program of the Maryland Center for Developmental Disabilities at Kennedy Krieger Institute, can help answer specific questions about the payment of SSI and SSDI benefits and past-due benefits.

For more information on Project HEAL and its services, visit: [KennedyKrieger.org/ProjectHEAL](https://KennedyKrieger.org/ProjectHEAL)

To connect with Project HEAL, call **443-923-4414** or complete an [online intake form](#).

**\* SSA's policies may change. Contact SSA ([ssa.gov](https://ssa.gov)) or Project HEAL for updates. \***

