

October 05, 2013 /**24-7PressRelease**/ -- Our nation's government provides income assistance for people unable to work due to a variety of situations. While workplace injuries can be covered in part by workers' compensation, additional help is required when the disability is long-term in nature.

The application and approval process for disability-related social services can be complex and is often wrought with rejected claims. Data from the state of Maryland compares state claim approval rates with national rates for the period of September 29, 2012 through June 28, 2013 and shows the following:- Of all claims, 32.4 percent were approved nationally; 29.1 percent were approved statewide- Of all SSDI claims, 42.8 percent were approved nationally; 44.3 percent were approved statewide- Of all SSI claims, 28.1 percent were approved nationally; 22.5 percent were approved statewide- Of all SSDI and SSI joint claims, 23.7 percent were approved nationally; 21.7 percent were approved statewide

The low approval rates overall should be concerning to people in need of such assistance. Additionally, seeing that claim approval rates are lower in almost every instance in Maryland when compared to the national average is ever further cause for concern.

What is the difference between SSDI and SSI?

SSI and SSDI are two completely separate programs. Most people will clearly qualify for only one type of assistance but some people will be eligible to apply for benefits under both programs, depending upon the circumstances. The simplest way to understand the difference between SSDI and SSI is by understanding which group of people is served by each.

SSI, or [Supplemental Security Income](#) , offers assistance to people with low or no income sources. It allows disabled people with no work history to receive benefits designed to provide basic living expenses.

[Social Security Disability Insurance](#) , or SSDI, is sometimes also called simply Social Security Disability, or SSD. This program provides benefits to people who have worked and paid into the system, similar to Social Security. It functions like an insurance policy and pays benefits to people unable to work for extended periods of time due to an unforeseen disability.

Claim assistance can help

The forms and information required for SSDI and SSI claims are long and complex and often an initial claim rejection is due to a clerical error in properly filling out the forms. This is one reason that obtaining legal assistance when preparing your claim can improve your chance of claim approval.

Additionally, if your claim is rejected, an attorney can be your best source of help for getting a review of your case and potential approval the second time through.

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