

Can I get disability benefits after a workers' compensation settlement?

If you've been injured at work, you may be entitled to both workers' compensation benefits and Social Security Disability Insurance (SSDI) benefits. However, the two programs are separate and distinct from one another, and a workers' compensation settlement may affect the amount of money you're eligible for through SSDI. Continue reading to learn more, then [contact Horwitz, Horwitz & Associates](#) for personalized assistance with your case.

Workers' compensation vs. SSDI

Workers' compensation is an insurance program provided by employers to cover medical expenses and lost wages when employees suffer a job-related injury or illness. Nearly all employers in Illinois are required to provide workers' compensation insurance.

SSDI is a federal program that provides benefits to individuals who can no longer work due to a disability. To be eligible for SSDI benefits, an individual must have a sufficient work history, and they must meet the Social Security Administration's strict [definition of disability](#).

As long as it substantially affects your ability to work, any long-term medical condition can qualify you for SSDI benefits — it doesn't matter how the condition originated. However, workers' compensation only covers injuries and illnesses that were caused by or occurred in the course of work. On the other hand, SSDI only covers long-term disabilities, while even short-term disabilities may be eligible for workers' compensation.

This means that you may be eligible for workers' compensation benefits even if the condition is not disabling enough to qualify for SSDI; conversely, you may be eligible for SSDI even if the condition is not covered by workers' compensation. You could also be eligible for both workers' compensation and SSDI if the injury or illness meets both criteria.

How a workers' comp settlement could affect your disability benefits

While receiving workers' compensation benefits doesn't disqualify you from SSDI eligibility, the amount of workers' compensation you receive could affect the amount of SSDI benefits you're eligible to receive. You will be required to disclose any workers' compensation benefits you're receiving or have already received when you apply for SSDI benefits. Your workers' compensation benefits can then [offset your disability benefits](#), reducing the amount of money you're eligible for.

If you're eligible for both workers' compensation benefits and SSDI benefits, the Social Security Administration will add up the total amount of money you're entitled to receive from both sources. This includes any lump-sum payments. This total combined amount of benefits must not exceed 80% of the average earnings you made before the disability. Any amount over this limit will be deducted from your Social Security benefits.

The reduction will continue as long as you receive workers' compensation payments. If you receive workers' compensation benefits past retirement age, your Social Security benefits will no longer be reduced once you reach your [full retirement age](#). This is because SSDI automatically converts to retirement benefits at that time, and they are not subject to offset.

An attorney can help you explore your options

The relationship between workers' compensation and SSDI benefits can be complex, especially if you're eligible for both types of benefits. That's where the team at Horwitz, Horwitz & Associates comes in.

As seasoned workers' compensation lawyers, we can help you improve your chances of obtaining the maximum amount of benefits available to you. Many of our clients have also pursued SSDI benefits after their workers' compensation claim, and we can help you understand how your workers' comp settlement — or prospective workers' comp settlement — could affect your SSDI benefits.

If you have questions about your rights or need help exploring your legal options, we invite you to contact us at (800) 985-1819 for a free consultation with a [Chicago workers' compensation attorney](#). We look forward to speaking with you.