

Childhood Disability Benefits (CDB)

Fact Sheet 2021

What is CDB and who is eligible?

Social Security has an additional benefit called Childhood Disability Benefits, formerly known as Disabled Adult Child (DAC). This is for unmarried individuals who are 18 and older, who acquired a disability prior to age 22, and whose parent(s) is receiving Social Security Retirement, Social Security Disability Insurance (SSDI), or is deceased.

What benefits can I receive under CDB?

As with SSDI, CDB beneficiaries will receive monthly cash benefits and are eligible for Medicare after 24 months of entitlement. While waiting for Medicare, the beneficiary is encouraged to apply for MassHealth.

What does 'technical entitlement' mean?

If the parent's Retirement or SSDI cash benefit is too low, the CDB beneficiary will only be eligible for Medicare. This is referred to as being 'technically entitled.'

What happens when I work and get CDB?

CDB falls under the same umbrella as SSDI. Therefore, you will be entitled to the same work incentives as an SSDI beneficiary, including Trial Work Period (TWP) and Extended Period of Eligibility (EPE).

To learn more about these and other work incentives, reference the *SSDI Benefits & Related Work Incentives Fact Sheet* at www.workwithoutlimits.org/benefitscounseling.

Note: CDB beneficiaries must report work activity and wages to Social Security, regardless if they are considered 'technically entitled' or not.

Special CDB Circumstances

- Marriage can cause the loss of CDB benefits
- Some CDB beneficiaries may also receive SSDI based on their own work history
- Some CDB beneficiaries may also receive Supplemental Security Income (SSI) benefits based on financial need

For more information on CDB:

- www.ssa.gov/planners/disability/dqualify10.html
- www.ssa.gov/pubs/EN-05-10026.pdf

A Community Work Incentives Coordinator can help you understand CDB and how work can impact these benefits.

For more information about **Work Without Limits Benefits Counseling** contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>