



# Disability Insurance

## Quick Guide to State Disability Insurance 2025

If you have been diagnosed with a chronic or serious illness and are undergoing treatment, you may find that you are no longer able to work and earn a living the same way that you were before your diagnosis. Disability insurance may provide you with some income if you are unable to work because of your medical condition.

To learn about options for caregivers who need to replace wages as a result of taking time off work, read the Quick Guide to Caregiving ([TriageHealth.org/quick-guides/caregiving](https://TriageHealth.org/quick-guides/caregiving)).

This Quick Guide covers state-sponsored disability insurance programs. Disability insurance benefits are also offered by the federal government. You can also purchase short-term or long-term disability insurance directly from a private insurance company. Private disability insurance can also be offered by your employer as an employee benefit. For an overview of these options, read the Quick Guide to Disability Insurance ([TriageHealth.org/quick-guides/disabilityinsurance/](https://TriageHealth.org/quick-guides/disabilityinsurance/)).

### State Disability Insurance Programs

California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island offer state-sponsored short-term disability insurance programs. The maximum amount of time that you can receive short-term disability benefits is between 6-12 months, depending on the state. You may be able to receive both federal Social Security Disability Insurance benefits and state disability benefits, but rules also vary by state.

**California:** California State Disability Insurance (SDI) is a program to which most California employees contribute through payroll deductions. All employers not specifically exempt from coverage must provide disability insurance for their employees either through the SDI program or through their own self-insured or commercial plan. An employee's claim start date (the date they request to begin receiving benefits) and income level will determine their weekly benefit rate. Beginning, January 1, 2025, the weekly benefit amount for many new disability claims is 70% for higher income workers and up to 90% for workers making less than \$63,000 per year. However, all disability claims that started in 2024 will be calculated at 60-70% of wages even if the claim continues into 2025. The weekly benefit amount is based on wages earned 5 to 18 months before the claim start date up to the maximum weekly benefit amount. The maximum weekly benefit in 2025 is \$1,681, for a total of 52 weeks. There is a 7-day non-payable waiting period. Employees must have earned at least \$300 in wages subject to SDI contributions during a 12-month base period. A health care provider must certify the disability. For information, call (800) 480-3287 or visit [edd.ca.gov](https://edd.ca.gov).

**Hawaii:** Hawaii Temporary Disability Insurance (TDI) requires most employers to provide disability benefits to employees. Employers must obtain private coverage, self-insure, or provide coverage through a sick leave plan under a collective bargaining agreement. The type of plan the employer carries will determine the benefits the employee can receive. The benefit received will be 58% of the employee's average weekly wages rounded to the next higher dollar, not to exceed the maximum weekly benefit. In 2025, the maximum weekly benefit is \$837, for a

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maximum of 26 weeks. An employee must have worked at least 14 weeks in HI, during which the employee was paid for 20 hours or more, and earned at least \$400 in the 52 weeks before the first day of disability. The 14 weeks can be with different employers and do not need to be consecutive. The employee must also be in current employment. The disability must be certified by a health care provider. For information, call (808) 586-9188 or visit [labor.hawaii.gov](http://labor.hawaii.gov).

**New Jersey:** The New Jersey Temporary Disability Insurance covers all employers subject to the state Temporary Disability Benefits law. Employers have the option of participating in TDI or buying a private plan that provides benefits equal to or exceeding the state plan. Both employees and employers contribute to the cost of these plans. In 2025, claimants are paid 85% of their average weekly wage, and the maximum weekly benefit is \$1,081 per week. The maximum amount of time to receive benefits in one benefit period is 26 weeks. To qualify for TDI in 2025, employees must have worked 20 weeks, earning at least \$303 weekly, or have earned a combined total of \$15,200 in those four quarters (the base year). An employee's regular base year period consists of 52 weeks and is determined by the date of application for TDI. Payments are made every three weeks to a debit card issued to individuals by Money Network/My Banking Direct. FICA taxes are withheld, but not federal income taxes; however, benefits are subject to federal income tax. Individuals are not initially paid for the first 7 days of their claim. If they are still unable to work on the 22nd day of their claim, they will receive back pay benefits for the first week they were out of work. For information, call (609) 292-7060 or visit [myleavebenefits.nj.gov/worker/tdi](http://myleavebenefits.nj.gov/worker/tdi).

**New York:** The New York Disability Benefits Law requires most employers to provide short-term disability benefits for employees. Employers may participate in the state's insurance fund, purchase private insurance, or provide self-insured plans. Premiums are paid entirely by the employer or jointly paid by the employer and the employee. Specific eligibility criteria defining which kinds of employees are covered and not covered are available on the state Workers' Compensation Board website. Disability benefits will pay 50% of an individual's average wages (calculations are based on the 8 weeks prior to application). There is a 7-day unpaid waiting period. The maximum weekly benefit is \$170, for a maximum of 26 weeks during any 52 consecutive week period; however, employers can add money to the amount the state program pays. Benefits paid by the employer or insurance carrier are subject to taxes. For information, call (800) 353-3092 or visit [wcb.ny.gov](http://wcb.ny.gov).

**Puerto Rico:** Puerto Rico's law, Seguro por Incapacidad No Ocupacional Temporal (SINOT), or Temporary Non-Occupational Disability Insurance, requires most employers to provide disability coverage for employees. Employers may participate in the PR insurance fund, purchase private insurance, or provide self-insured plans. Both employers and employees must contribute to SINOT. The employee must have received at least \$150 of insured employment in the base year. The maximum weekly benefit is \$113 for a maximum of 26 weeks. For information, call (787) 754-5353 or visit [trabajo.pr.gov](http://trabajo.pr.gov).

**Rhode Island:** Rhode Island's Temporary Disability Insurance (TDI) program was the first of its kind in the United States. Employers can elect to contribute to the state temporary disability fund, which is otherwise funded through employee payroll deductions. In 2025, the maximum weekly benefit is \$1,070 for a maximum of 30 weeks. The weekly benefit rate will be equal to 4.62% of the wages paid to the employee in the highest quarter of the base period. The base period is the first four of the last five completed calendar quarters before the starting date of a new claim. TDI benefits are not subject to federal or state income taxes. For information, call (401) 462-8420 or visit [dlt.ri.gov/tdi](http://dlt.ri.gov/tdi).

**For more information, visit our Disability Insurance Topics Page ([TriageHealth.org/disability-insurance](http://TriageHealth.org/disability-insurance)) and our Disability Insurance Cancer Finances Module ([TriageCancer.org/cancer-finances-disability-insurance](http://TriageCancer.org/cancer-finances-disability-insurance)).**

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