



Are you Considering Applying for a Social Security Disability Benefit? (This guide explains the programs and what you need to know to prepare)

Social Security Administration (SSA) has several programs that provide monthly cash benefits and medical insurance. These programs include:

1) Social Security Disability Insurance (SSDI) – available for:

- a disabled insured worker under age 65 and their children.
- a disabled adult child on a parent's insured record if their disability began before age 22 and the parent is disabled, retired, or deceased.
- a disabled widow(er) if they are age 50-59 and meet other requirements.

NOTE: An insured worker is someone who has paid taxes on their earnings and has 5 years of work or 20 credits out of the last 10 years. You earn a credit each quarter of a year you pay taxes on a set amount of wages. You can earn up to 4 credits a year¹. If approved for a benefit, this program begins payment of benefits 5 months after your onset date of disability which is stated in your Notice of Award letter from the Social Security Administration. You may receive a lump sum payment for the months you've been waiting to be approved. The amount of your monthly cash benefit is based on your wage history and will increase each year based on the federal cost of living adjustment. This program also pays a benefit to the children of the disabled parent. There is no limit on other income or resources you may have. Everyone eligible for Social Security Disability Insurance benefits is also eligible for Medicare health insurance after a 24-month waiting period which starts when the cash payments begin.

See current amount that qualifies for a credit:

<https://www.ssa.gov/oact/cola/QC.html>

2) Supplemental Security Income (SSI) – is a needs-based program that provides monthly cash assistance and automatically qualifies you for Medicaid health insurance. SSI is available for Individuals with limited income and resources who are:

- Age 65 or older

- Blind or disabled children or adults

SSI Income and Resource Limits

SSI has income and resource limits. Your earned or unearned income may prevent you from receiving SSI or reduce the amount you receive. Resources available to you cannot exceed \$2000 for an individual or \$3000 for a couple. Examples of a resource may include a savings account, a 401k or other investments. You may own a home and one vehicle.

You May Qualify for Both SSI and SSDI

Some adults who have worked but lack enough credits may qualify under SSI. Someone who qualifies for a low SSDI benefit may also qualify for SSI but these benefits would be no more than the SSI maximum when combined. Both programs use the same medical rules to decide if someone is eligible.

When Do SSI Benefits Start and How Much is the Cash Payment?

Once approved, Social Security pays SSI from the month following the date of your application forward so you will get a lump sum for the months you've been waiting. The SSI benefit increases each year based on the federal cost of living adjustment. Unlike SSDI, the adult SSI benefit does not pay a benefit to the beneficiary's children.

See SSI rate for current year:

<https://www.ssa.gov/oact/cola/SSI.html>

See what Social Security counts as a resource:

<https://www.ssa.gov/ssi/spotlights/spot-resources.htm>

In determining whether you may meet the criteria for a disability benefit SSA will ask the following questions in this order:

1. Are you currently earning over the **Substantial Gainful Activity (SGA)** limit?

See here for current SGA limit: <https://www.ssa.gov/oact/cola/sga.html>

If you are earning over SGA Social Security will consider you not disabled and they will not accept an application. If you are not earning over SGA, SSA will ask ...

2. Has or will your condition last at least 12 months or is it expected to end in death?

Note: Social security disability benefits are not intended for people with short term medical problems such as an illness, injury, or surgery for which it may take less than a year to recover. If your medical evidence meets this criteria SSA will then ask...

3. Do you have one or more physical and/or mental conditions that are diagnosed and are they considered severe enough to affect your ability to work?

Note: Having symptoms is not enough. Your disabling condition must be diagnosed by a physician or psychologist and require ongoing treatment usually by a specialist rather than a primary care doctor. If you meet this criteria SSA will ask...

4. Does your disability meet or equal the criteria for a listing? A listing is a specific medical condition that is well known to cause very significant limitations and would more obviously prevent someone from working.

Note: Your condition must meet the listing criteria **exactly**. You can find these conditions (for a child or an adult) in “Disability Evaluation Under Social Security” at the following links:

<http://www.socialsecurity.gov/disability/professionals/bluebook/ChildhoodListings.htm>

<http://www.socialsecurity.gov/disability/professionals/bluebook/AdultListings.htm>

If your conditions meets or equals a listing SSA will automatically approved your claim for SSDI or SSI. If your condition does not meet or equal a listing, SSA will ask...

5. Can you perform **any** of the work you have done in the last 15 years? If not, SSA will ask...

6. Can you perform **any other** work, even simple, unskilled work?

Note: If you are under age 50 and your condition does not meet or equal a listing then you must prove that your medical condition(s) prevents you from working any job available in the national economy regardless of how skilled your work was in the past. However, once you are over age 50, 55, and then 60 the rules change in your favor by expecting that you will have less and less ability to adapt to other work.

Other things to consider about applying

A disability decision is based on medical and vocational evidence. Therefore,

Your **medical evidence** should...

1. Consistently document all physical and mental conditions that are part of your disability and interfere with working, and
2. Consistently support the symptoms and limitations you list in your application and related forms as disabling, and

3. Support that the condition has or will last 12 months or is expected to end in death

Note: If you lack current medical evidence because you lack health insurance you should apply immediately for health care coverage and begin seeing physicians that specialize in your medical conditions. If you are in search of medical coverage see dLCV's guide entitled: **Do you Have a Disability and Need Healthcare?**

Your **vocational evidence** should...

1. Provide a complete work history (of your last 15 years of employment) including information about how your disabilities prevent you from working.
2. For each job you lost because of your disability explain why (example: too many absences due to symptoms and/or medical appointments and treatments, fell asleep on the job, couldn't keep up with other employees, couldn't get along with co-workers or supervisors).
3. Document any special conditions related to your disability that you had to enable you to work as long as you did such as longer or more frequent breaks, more supervision than usual, a job coach, or fewer duties than the other employees, etc..

Other things to consider about applying:

Applying for social security disability benefits can take a long time especially if your medical evidence does not support that your condition meets a listing. An initial decision can take 3-6 months depending on if Social Security is experiencing backlogs. If your claim is denied you are encouraged to appeal, however, this will add many more months to the process. If you are denied again you are encouraged to appeal again. Often claims at this stage take a year or more for a decision.

Things you can do to prepare for or speed up the process:

1. Make sure you have solid and current medical evidence. If necessary, obtain health coverage immediately so your conditions are consistently documented.
2. If possible, be prepared financially. As stated, the process can take many months or a year or more if denied. If you have written evidence that eviction or home foreclosure may occur provide this to SSA when you apply or when this occurs.
3. If you are denied you must appeal within 60 days. Your case may require a hearing. See dLCV's guide: **TIPS When Appealing a Social Security Benefit** for more information.

4. To determine whether you have enough credits to apply for SSDI, as well as the amount of benefit you will receive if your claim is approved call 800-772-1213 or

go to the Social Security Administration's website and set up a secure **My Social Security Account**: <https://www.ssa.gov/myaccount/>. You will find other information there including a list of all your earnings. You should review this information and make sure it is accurate. If it is not accurate, you should collect W-2's from missing or incorrect years and bring them into your local Social Security office.

5. If you decide to apply for either SSDI and/or SSI see dLCV's guide: **TIPS When Applying for a Social Security Benefit**