

# QUESTIONS ABOUT YOUR SOCIAL SECURITY BENEFITS?

Find answers and general information here.



**DISABILITY APPROVAL GUIDE**  
*Helping Disabled Americans Get Benefits*

# WHAT IS SOCIAL SECURITY DISABILITY INSURANCE (SSDI)?

Social Security disability is a program from the [Social Security Administration](#) (SSA) that helps Americans aged **18 or older** with a “medically determinable physical or mental impairment (including an emotional or learning problem)” to make ends meet. In addition, this disability must prevent you from being able to perform your current job or similar work for at least a year.



If you qualify for SSDI, you will typically begin receiving monthly disability payments five months after your approval date. **The amount of money that you receive each month is dependent upon how much you contributed through Social Security taxes during your working years and your average lifetime earnings.** It is also important to remember that while receiving SSDI, you can **only earn up to \$16,920 annually.**

If your claim has been denied, you have the right to **appeal the denial** and get back-pay for each day since you became disabled.



## WHAT IS SUPPLEMENTAL SECURITY INCOME (SSI)?

When it comes to receiving assistance for a disability, Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are two programs that Americans can lean on.

SSI benefits come from the general tax revenue and individuals on the program **are not required** to have contributed income during their working years. If you have never worked or did not work full-time for 5 of the last 10 years, you may qualify for SSI, but not SSDI.

To qualify for SSI benefits, you must fall under **ONE OR MORE** of the following categories:

- Currently age 65 or older
- Blind
- Disabled

If none of these three qualities applies to you, then you **aren't eligible for SSI benefits**.

SSI benefits cover necessities such as food, clothing, and shelter specifically for households with limited income and resources. Children **under the age of 18** with certain mental or physical impairments may also be able to receive monthly SSI benefits.

<https://www.disabilityapprovalguide.com/social-security-disability/ssi-eligibility/>



**40 Social Security work credits  
are enough to qualify for any SSA benefit,  
provided you meet all required criteria.**



# SOCIAL SECURITY WORK CREDITS



**Retirement Benefits.** If you were born in 1929 or later, then you'll need 40 work credits, or the **equivalent of full-time employment for 10 years**.

**Disability Benefits.** The minimum number of work credits to qualify for SSDI depends on your age at the time you became disabled. In most cases, you still need 40 work credits. You must have earned 20 work credits within the last decade, and ending the same year you became disabled.

***Note: Your Social Security credits work history is kept on record with the SSA, and these credits never expire.***





## CAN YOU RECEIVE BOTH SSI AND SSDI?



Yes – but not many do.

In 2015, **only 10%** of disability beneficiaries (1,343,000 people) aged **18-64** received **BOTH SSI and SSDI**.



## CHANGES IN HEALTH

**Changes in a beneficiary's health situation, such as declining health or improving conditions, may impact his or her SSDI benefits.**

The Social Security Administration uses a **five step** process to determine Social Security disability benefits eligibility:

1. Are you working?
2. Is your medical condition "severe?"
3. Is your medical condition on the Compassionate Allowances List (CAL)?
4. Can you do the work you did before?
5. Can you do any other type of work?



# TOP 5 SOCIAL SECURITY DISABILITY APPLICATION MISTAKES

1. Applying for benefits if you're **still able to work or currently employed**.
2. Applying for benefits before your doctor confirms you'll be out of work for **one year or longer (12 continuous months)**.
3. Expecting the consultative exam doctor to find enough **evidence to prove that you're disabled**.
4. **Missing** out on doctor visits, medical treatments or prescription drugs needed to treat your disability.
5. **Not getting legal help** filing your claim unless you've been diagnosed with a condition on the CAL (compassionate allowances) list.

<https://www.disabilityapprovalguide.com/social-security-disability/top-5-social-security-disability-application-mistakes-to-avoid/>





## **OTHER DISABILITY CLAIM FACTORS**

- **Compassionate Allowances**
- **Invisible Disabilities**
- **Temporary Disabilities**



## QUALIFYING CONDITIONS

### Compassionate Allowances (CAL)

If you suffer from one of the 225 qualifying conditions for Social Security disability on the CAL list, you may be able to receive your disability benefits in a **matter of days**. Visit <https://www.ssa.gov/compassionateallowances/conditions.htm> for a complete list of conditions.

*Note: Applicants are expected to collect all medical documentation that will best support their claim and valuable evidence that shows the impact their disability has on their daily life.*

<https://www.disabilityapprovalguide.com/social-security-disability/>

### Invisible Disabilities

The most common conditions approved for SSDI benefits are as follows:

- Fibromyalgia
- Chronic obstructive pulmonary disorder (COPD)
- Depression
- Multiple sclerosis (MS)
- Autism
- Cancer survivors often fall under this category

<https://www.disabilityapprovalguide.com/social-security-disability/>



# TEMPORARY DISABILITY

You **cannot** qualify for disability until you've been out of work for **at least 5 months**, so in most cases, that'll be covered under Workers' Compensation claims or short-term disability insurance offered by **your employer**.

SSDI only covers people who cannot work for a **full 12 months**.





# ARE SOCIAL SECURITY BENEFITS TAXABLE?



Yes – Social security disability benefits **are taxable**.

However, most beneficiaries **don't pay taxes** on SSDI because they have very little (if any) additional income.

Approximately **a quarter** of SSDI recipients owed federal income taxes in 2015, usually because of their spouse or other household earnings.



# APPLICATION TIMELINE

## first

The process for determining each applicant's fate **varies greatly**, and there is **no time limit set** on when individual decisions should be made. It largely depends on:

1. How much information the representative of the SSA needs to collect, such as your income, medical reports, etc.
2. How long it will take to collect it, and
3. How many applications they currently have in the queue.

**This can all take anywhere from one to six months in total.**

## second

It usually takes another **three to six months** for the SSA to issue your next determination decision. If the second decision (also known as reconsideration) results in your claim's denial, then you'll need to request a hearing. The usual wait time before appearing in court is **6 months to 1 year**.

## third

That means you may have to wait **up to two years** after submitting your initial application.



**67%**

MUST APPEAL THE DECISION, **ONLY 33%** OF APPLICANTS ARE APPROVED THE FIRST TIME.

**60 DAYS**

REAPPLY WITHIN **60 DAYS** TO AVOID STARTING THE ENTIRE APPLICATION PROCESS FROM THE BEGINNING.



## WHAT HAPPENS AFTER SOCIAL SECURITY DISABILITY APPROVAL?

If you qualify for SSDI, you typically begin receiving monthly disability payments five months after your approval date. For example, if you received your award letter in January, you may receive your first check in June.

### **Health Insurance**

The amount of money that you receive each month in disability benefits is dependent upon your lifetime earnings.

After you have been approved for SSDI, you must wait 24 months before you will be automatically enrolled into Medicare Part A (hospital insurance) and Part B (health insurance).

(Medicare is health insurance specifically for individuals who are over the age of 65 and younger people who have qualified disabilities.)



# APPEALING YOUR CLAIM



## FOUR STEPS TO FILING YOUR SOCIAL SECURITY DISABILITY APPEAL

### Step 1: Request for Reconsideration

Regardless of whether your initial claim was denied or your SSDI benefits were stopped by the SSA, all claimants have **60 days to dispute their decision and file an appeal.**

### Step 2: Request an Administrative Law Judge (ALJ) Hearing

ALJs grant benefits in about **57% of claims decisions.** To appeal your termination of continuing benefits, visit a disability hearing officer in your area and request a reconsideration ***within 60 days.***

### Step 3: Request Appeals Council Review

The Appeals Council randomly selects cases for review, your case may not get chosen at all. And if it does, they have the power to grant, deny, or dismiss your request for disability benefits.

### Step 4: Request a Federal Court Review

Federal judges mainly look for legal errors in your application and review process. District court judges reverse denials in less than a third of all appeals cases.





## BENEFITS OF REPRESENTATION BY AN ADVOCATE OR ATTORNEY

Advocates and attorneys know the ins and outs of the process and will work to get you **approved faster and maximize your potential payments** (for both adults and children under 18 years). Here are just a few benefits that may be associated with choosing a representative:

1. Ensure nothing is missed on your application.

2. Help you provide your most current medical information.

3. Give you advice about witness testimony.

4. Coach you to answer questions correctly during your hearing.

5. Cross-examine those testifying in your hearing.

6. Navigate through the appeals process.



## **SITUATIONS THAT MAY CHANGE YOUR ABILITY TO RECEIVE BENEFITS**



## LIFE CHANGES THAT CAN AFFECT YOUR ABILITY TO RECEIVE BENEFITS

Once you begin receiving benefits, you have to keep in mind that they are not permanent. Reviews occur regularly and are based on your physical disability. Common situations which may impact your monthly benefits include:

1. If your **health improves** and you are able to work again.

2. Change in **marital status** (get married, divorced or become widowed).

3. Change in **spouse's income**.

4. **Home ownership** doesn't disqualify you from receiving benefits. SSDI is based on your contribution to Social Security during your working years.

5. When you **turn 65 years** of age, your SSDI will become regular Social Security retirement payments.

6. Traveling outside the United States for **30 consecutive days**.



**Still have questions?  
Consider speaking to a Social Security disability  
advocate or attorney.**

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