

Social Security Disability Benefits Information

If you become injured or ill and have missed work for one year (or expect to miss work for at least one year), then you should apply for benefits at your earliest convenience.

There are two forms of possible benefits for which a person may qualify, Social Security Disability (SSD) or Supplemental Security Income (SSI). Social Security Disability (SSD) benefits are based on your work record over the past ten years prior to your becoming disabled. If you worked five of the past ten years before becoming disabled, then you should qualify for SSD benefits. Part-time work is sufficient for you to vest the 20 out of the necessary 40 work quarters to become qualified for benefits. If you do not qualify for SSD benefits, you may qualify for SSI benefits. These benefits usually pay a smaller monthly benefit and may be reduced by household income attributed to relatives living in the same household as you. Both types of disability benefits pay additional for minor children residing with you.

Each year, you should receive a benefits estimate form from the Social Security Administration which summarizes the years you have worked, how much money you have paid into the system, and your estimated monthly disability benefit.

If you are a widow(er) or divorced and have not remarried, you may qualify for disability benefits under your spouse's Social Security account. Where the spouse is deceased, you must make a claim within 7 years of the spouse's death.

You may qualify for a percentage of your parent's benefits if you are a disabled adult child at least 19 years of age and can prove your disability began before your 22nd birthday (and your disability continues).

If you are found eligible for SSD, you will receive Medicare benefits two years from your disability onset date. If you are impoverished and unable to perform medical treatment during any interim period, you may qualify for Medicaid benefits until your Medicare becomes effective. Please contact your State Department of Health and Human Services concerning Medicaid eligibility.

How do you apply for Social Security Disability Benefits?

Call the Social Security Administration at 1-800-772-1213 or visit their website at www.ssa.gov. You will need to complete an application prior to making an appointment with an administration official at your local district office.

We strongly recommend that you make an appointment in advance and arrive with your completed application form. Bring a photo ID and your birth certificate. NOTE: If you are unable to travel, Social Security will accept your application over the phone. The administrator will then send a copy of your application for you to verify and/or correct. You must provide a birth certificate. Do not mail your original birth certificate; have a trusted friend or relative bring this important document directly to the local social security office so that it does not get lost in the mail.

Should I consult an attorney?

The Social Security Administration's statistics reveal that individuals who are represented by an attorney are more successful than those who proceed without attorney representation. Contacting an experienced Social Security attorney will help you assess your chances and understand the process.