Social Security Disability Benefits and Application Process
Social Security Disability Programs

- Social Security Disability Benefits
- Disabled Adult Child Benefits
- Disabled Widow(er) Benefits
- Supplemental Security Income Benefits
Social Security’s Definition of Disability - Adults age 18+

- A medical condition preventing substantial work for at least 12 months or expected to result in death

- Not performing substantial work (earning less than $1,010 ($1,690 for blind) gross wages per month)
Social Security Disability

- Based on work, not on financial need
- Must have worked to qualify
- May be retroactive up to one year
- Qualifies you for Medicare after 24 months
How much work do you need for Social Security Disability Benefits?

- Based on credits (half must be recently earned)
  - 1 credit = $1,130, up to 4 credits per year ($4,520)

Number credits needed depends on age at onset:
- Under 24: 6 credits in 3 years before onset
- Age 24 to 30: 7 to 19 credits prior to onset
- Over 30: 20 credits in 10 years before onset
Disabled Adult Child Benefits

- Age 18 or older with a disability onset before age 22
- Unmarried
- Medically disabled
- Not performing substantial work- monthly gross wages less than $1,010 ($1,690 if blind)
- Have a deceased parent, or a parent drawing Social Security disability or retirement benefits
 Disabled Widow(er) Benefits

* At least age 50 and widowed

* If divorced, married to deceased 10 years

* Medically disabled

* Not performing substantial work - monthly gross wages less than $1,010 ($1,690 if blind)

* Can remarry after age 50
Supplemental Security Income (SSI)

- Based on financial need
  - Limited income/resources
- Any age if disabled/blind, or age 65
The Application Process

- Contact Social Security
  - Apply online
    - www.socialsecurity.gov, phone or in-office appointment call
      1-800-772-1213
  - Complete disability forms online
    www.socialsecurity/adultdisabilityreport
To Help Speed the Application Process

- Complete medical history online, if possible
- If available, provide to Social Security:
  - Medical records, lab and test results
  - Listing of medications
- For Supplemental Security Income:
  - Names and SSNs of everyone in household
  - Estimate of income, resources and household expenses
Application goes to Disability Determination Service (DDS)

- Most cases decided within 120 days

- Adjudicative team consists of
  - Disability Claims Adjudicator
  - Licensed Physician/Psychologist
Sequential Evaluation for Adult Claims

A step-by-step process

- Doing substantial work?
  - Impairment severe?
    - Impairment meets or equals the listing?
      - Impairment prevents past work?
      - Impairment prevents other work?
Acceptable Medical Sources

- Licensed physicians (MD or DO)
- Licensed/certified psychologists (PhD)
- Licensed optometrists
- Licensed podiatrists (DPM)
- Qualified Speech/Language Pathologists (SLP)
The DDS May Order a Consultative Examination If...

- It does not have evidence from an acceptable medical source
- Special testing is needed
- It needs additional evidence from a specialist
- It needs to resolve conflicts from various sources or evidence
If Denied

- Applicant receives denial letter
- 60 day appeal period
- Four Levels of Appeal
  - Reconsideration
  - Administrative Law Judge Hearing
  - Appeals Council
  - U.S. District Court
If Approved
Social Security Disability

- Benefits paid 6 months after established onset month. Can be retroactive as much as 12 months.
- Benefit amount based on lifetime earnings record
If Approved
Supplemental Security Income

- Benefits may be retroactive to month after application
- Benefit amount based on income, resources and living arrangements
Can you get both Social Security and Supplemental Security Income Benefits?

- Yes, depending on the amount of total income
- To receive Supplemental Security Income, you must apply for and accept Social Security benefits if you are eligible.
Continuing Disability Reviews

- Regular reviews conducted based on likelihood of impairment improving
  - *Expected* improvement: within 6-18 months
  - *Possible* improvement: within 3 to 5 years
  - *Not expected*: within 7 years

- Review can occur at any time with trigger events (work, fraud referral)
Social Security Resources

- www.socialsecurity.gov
- Local offices open 9 am to 3:30 pm
- 1-800-772-1213 available 7am to 7pm
Start Disability Process Online

- www.socialsecurity.gov/disability
- www.socialsecurity.gov/applyforbenefits