SSA Disability 101 Guide

FEDlogic

What Is Disability?

Social Security Disability Insurance (SSDI), is a social insurance program available to workers in the US who have paid into the Social Security OASDI trust fund through payroll tax deductions on their wages or self-employment earnings. Disability benefits can be paid to both US Citizens and Lawfully Admitted Permanent Residents.

Disability is available to workers who are no longer able to work and are not yet able to receive retirement benefits. Disability benefits come from the same trust fund as retirement benefits. Both are calculated using the highest 35 years of earnings. Disability benefits are not a needs-based benefit.

There are two basic requirements for disability benefits before Social Security will send the claim for a medical determination:
(1) The applicant has a condition or set of conditions that is expected to last 12 months or longer or end in death, and
(2) The disabling condition(s) prevent the applicant from working at or above the level of work activity that Social Security has defined as Substantial Gainful Activity (SGA).

Disability benefits can not be paid as partial or short-term payments. Social Security either considers the applicant disabled or not.

Eligibility Requirements

In addition to the basic requirements for Disability benefits, SSA will evaluate your *insured status*. Insured status refers to whether or not you have sufficient work history to receive benefits. This requirement varies based on a worker's age, requiring less work experience for workers disabled before age 24 and more work experience for workers disabled after age 31. Generally speaking, if you have worked five out of the last ten years, you may qualify for disability. For those who have insufficient work experience, an application for Supplementary Security Income (SSI) may be an option.

Once your current work and insured status have been evaluated, the application can be considered for a medical determination.

Your disability application will be sent to the Disability Determination Services (DDS) office in your state, where a medical examiner will review your application and medical source records using these criteria in order:

1. Are you working?
2. Is your medical condition "severe?"
3. Does your medical condition meet or medically equal a listing?
4. Can you do the work you did before?
5. Can you do any other type of work?

How Long Can the Process Take?

According to ssa.gov, it generally takes six to eight months to get a decision on an initial application for benefits, but some can take longer. Many initial applications are denied the first time. If that happens, you will need to file a reconsideration and begin the appeals process, which can extend the timeline.

What Else Should I Know?

When Payments Start: The medical examiner will determine your *onset date* or the date you became disabled. There is a five full month waiting period before benefit eligibility begins. For example, if your onset date is 5/29/2024, your waiting period begins 06/01/2024, and the first month you're eligible for a payment is November 2024. Social Security payments are made in arrears, so the first check would arrive in December 2024.

Benefits for Dependents: Minor children, disabled adult children, spouses, and divorced spouses may be eligible to receive benefits based on your receipt of disability benefits.

Access to Medicare: After you've been receiving disability benefits for 24 months, you'll be eligible to enroll in Medicare, even if you're not yet age 65.

Disability benefits are complicated and difficult to navigate alone. FEDlogic is available for a period of up to 24 months after employment ends and offers consultations that are unlimited, confidential, and free. A consultation with one of our experts can help you navigate and understand the process.

HERE'S HOW IT WORKS

1. **Make a phone consultation appointment**
Call us at 877-837-4196 to schedule a phone consultation appointment with one of our federal and state benefits experts. Be sure to make the appointment at a time when family members are available to listen and ask questions as well. Calls typically last an hour.

2. **Tell us your story, ask questions and learn**
You don't have to wade through tons of complex and confusing information to try to figure out what applies to you. We take the time to listen to your story and understand your needs, concerns, and goals. Then we empower you with the unbiased information you need so you can maximize your benefits and make the best decision for your situation.

3. **Enroll in your benefits**
Once you feel confident you have all the information you need to make the best decision for you and your family, we'll walk you through the application and approval process.

4. **Relax and celebrate**
Without education and advocacy, many people don't tap into all the Social Security and Medicare benefits they've paid into during a lifetime of employment. You'll have the peace of mind knowing that you're getting all the benefits you deserve.
So, sit back, relax and celebrate!

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