

## What is Social Security Disability? Do I Even Qualify?

Social Security Disability benefits are a federal benefit available to those who have serious medical issues that prevent them from working on a full-time basis, or, in the case of children, functioning on the level of similarly aged children in various activities of daily living. Social Security Disability benefits are meant for those suffering from long-term conditions that are expected to prevent the person from working for 12 months or longer or which may result in death. In other words, it is not meant for short-term medical issues that will resolve in a matter of weeks or months. Those with short-term medical issues would need to look to private short-term policies that are available for purchase.

Social Security Disability provides recipients and their families with both monetary income and health insurance benefits, though the type of disability will dictate which benefits are available. There are two primary types of Social Security Disability: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). It is possible to be eligible for both and it is smart to apply for both if you are not sure for which benefit you qualify.

SSDI benefits are available to those who meet the medical criteria for disability and have enough work “credits” to qualify. What this means is that the disabled individual must have worked recently enough, on the books, and paying into Social Security, to qualify. Unlike regular Social Security retirement credits, which are never lost once earned, credits for disability must be current. Typically, if a person has not worked in the last 5 years, they will likely have run out of credits. This is one of the reasons it is so important to apply for disability close in time to when you become disabled. If approved for SSDI benefits, the recipient will be entitled to a monthly check, the amount of which will be based on their earnings records. There are also benefits paid to the disabled individual’s dependents. In addition to the monthly disability check, after two years, SSDI recipients will also become eligible for Medicare health insurance.

Eligibility for SSI, in contrast with SSDI, is not based on work credits. Those who are eligible for SSI are typically those who have worked but not paid into Social Security, those who have not worked in a long time, those who have never worked, and children. Just as with SSDI, those seeking SSI benefits must prove that they are medically disabled; however, because SSI is a needs-based program, the applicant must have assets and resources under \$2,000 if they are single or \$3,000 if they are married.

To prove medical disability, the Social Security Administration relies primarily on medical records. In fact, the law requires that disability be based on objective medical evidence. For this reason, it is extremely important that anyone thinking about applying for disability seek medical care so that they have evidence of their disabilities. It is also crucial to determine if your treating doctors are supportive of your disability application, as the quality of your medical records is of the utmost importance.

We often get questions about working while applying for disability. Every person must make the best decision for their family; however, although working while applying for Social Security Disability benefits is permitted with some restrictions, it rarely helps prove your case. Work that

does not rise to the level of “substantial gainful activity” or “SGA” does not automatically preclude entitlement to disability benefits. Currently, SGA is defined as the ability to earn \$1,310 per month before taxes. However, even work under that threshold can raise questions about whether the individual is voluntarily limiting their income to receive disability.

Another common dilemma is whether disability applicants can collect unemployment benefits as a source of income while they go through the disability process, which can take anywhere from a few months to a couple of years or more. To collect unemployment, the recipient must certify that they are ready, willing, and able to work. If that same individual is simultaneously telling the Social Security Administration that they are unable to work, problems can arise with regard to the applicant’s credibility.

Starting the disability process off the right way is imperative. The process can be lengthy, there are important deadlines that cannot be missed, and the paperwork can be overwhelming. But you do not have to do it alone. We are always here to support you and guide you.