
KNOW YOUR RIGHTS

What is SSDI?

- SSDI is an insurance program that pays if you suffer a long-term or permanent disability.
- You pay into this program through taxes on your paycheck.
- You must have enough work history to qualify.
- Average benefit amount is \$1,258 (but depends on work and income history)

About Applying

- On average, the first application takes 3-5 months
- Many applications are denied at first
- You may want to work with a disability attorney
- Appeals can take years
- Cannot re-apply within 60 days of being denied

1) Exceptions would include younger individuals, whose work history is prorated to match their age.

2) https://www.ssa.gov/disability/disability_starter_kits_adult_eng.htm

3) SSA has guidelines that allow individuals to work some without losing benefits.

SOCIAL SECURITY DISABILITY INSURANCE

Eligibility – Disability + Work History

- Prove that you are unable to work (your old job or a new job)
- Must have paid taxes into the Social Security System in last 10 years
- Usually, must have worked 5 of the last 10 years¹
- Can qualify through work history of spouse/parents

How to Apply

- Online
- By Phone (call 1-800-772-1213)
- In-Person at local Social Security Office
- Adults
 - Download the Adult Disability Start Kit²
 - Contains a fact sheet with common questions and answers, a checklist of paperwork and documents you will need, and a worksheet to help you prepare for your interview with a Social Security interviewer
- Children under 18
 - Download the Child Disability Starter Kit
 - Similar information available for applying on behalf of a child.
- Process
 - You fill out and submit the required paperwork
 - The Social Security Administration reviews your application and contacts your healthcare providers
 - A Social Security Administration employee may contact you to schedule medical tests or exams
 - A state agency determines if your condition meets the legal definition of a disability

Keep in Mind

- You can still work while receiving SSDI³
- Benefits are reduced if you earn more than \$1,260/month
- After 2 years of receiving SSDI, you automatically qualify for Medicare
- Since the process can take a long time, it is important to file a claim as soon as possible if you think you qualify.
- Benefits do not begin until the sixth full month after SSA determines you have a disability, so it is important to apply early.