

# Disability Benefits



## What is Social Security disability insurance?

Social Security pays monthly benefits to people who are unable to work because of a mental or physical condition. The condition must last for one year or more **or** be expected to result in death.

To qualify for benefits, you also must have worked long enough and recently enough under Social Security.

**If you become disabled before age 24**, you generally need one and a half years of work during the three-year period before your disability begins.

**If you are 24 through 30**, you generally need to have worked for half of the period between age 21 and the time you become disabled.

**If you are disabled at age 31 or older**, the amount of work you need depends on your age when you become disabled. Also, you must have worked for five years out of the 10 years immediately before you become disabled. Citizenship is not required to qualify for benefits, but you must have legal permission to work in the United States.

## Family benefits

Certain family members may qualify for benefits based on your work, including:

- Your unmarried child under the age 18, or 19 if still in high school full time.
- Your unmarried child over 18 if he or she became disabled before age 22.
- Your spouse who is age 62 or older, or any age if she or he is caring for a child of yours who is under age 16 or disabled and also receiving benefits.

## How to apply for disability benefits

To make the application process as simple as possible, you have the option of

applying by phone, mail, or in person at any one of our community offices. In addition to the basic application, you also will need to fill out a form that tells us about your condition and how it affects your ability to work. We will also need another form that gives your doctors permission to send us information about your condition.

To speed up your claim, it will help if you have names, addresses, phone numbers, dates of treatment, and types of treatment received from each doctor, clinic, or hospital so we can ask them for copies of your medical records. At the application interview, you should be prepared to discuss your work history for the last 15 years. We will need a copy of last year's W-2 form, or if you are self-employed, a copy of last year's tax return.

## Who makes the disability decision

We send the medical part of your claim to the disability determination services (DDS) agency in your state. Trained disability evaluation specialists will get your medical records, review the information and make a decision on your case. If they need more information, they may schedule a medical examination at no expense to you.

## When benefits start

If your application is approved, your first disability benefit will be paid for the sixth full month after the date the evidence shows your disability began.

## How Medicare can help

Medicare benefits will be available to you automatically after you have been getting disability benefits for two years. Medicare is a federal health insurance program for people age 65 or older, or disabled. It can help with hospital and doctor bills.

(over)

## If you can not qualify for Social Security

If you apply for Social Security disability benefits and do not have enough work under Social Security, we will see if you qualify for disability payments under the Supplemental Security Income (SSI) program. SSI makes payments to people who are disabled or blind, or age 65 or older **and** who have little income or resources.

You do not need prior work to qualify. Both programs are administered by the Social Security Administration, but SSI is not financed by Social Security taxes. Disability is determined in the same way, but other rules apply. For more information on SSI payments, ask for the publication, *Supplemental Security Income Payments* (Publication No. 05-10702-EN).

## How long disability benefits continue

Social Security disability benefits lasts as long as you are disabled and unable to work. If you can do substantial work, you will not be considered disabled and your benefits may stop.

However, if you try to work and are still medically disabled, there are special rules that allow you to continue to receive your benefits until you can work on a regular basis. These include:

- Trial work period—9 months (not necessarily consecutive) during which your earnings will not affect your benefits;
- Extended period of eligibility—36 months during which you may receive a benefit for any month your earnings drop below a certain level. In 2005, the level was \$830. It increases every year.
- Deductions for impairment-related expenses—work expenses related to your disability will be deducted in figuring whether your earnings mean you are doing substantial work; and
- Medicare continuation—your Medicare coverage will continue for 93 months (7 years, 9 months) beyond the trial work

period. If your Medicare coverage stops because of your work, you may purchase it for a monthly premium.

For more information on disability work incentives, ask for the publication *Working While Disabled—How We Can Help* (Publication No. 05-10095). This publication is only available in English.

Your case will be reviewed periodically to determine if you are still disabled. How often your case is reviewed depends on whether your condition is likely to improve. Reviews may take place from every 6 to 18 months when medical improvement is expected, to every 7 years when improvement is not expected.

## Contacting Social Security

For more information and to find copies of our publications, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer specific questions and provide information by automated phone service 24 hours a day.

**If you need an interpreter** to conduct your Social Security business, we will provide one free of charge. Interpreter services are available whether you talk to us by phone or in the Social Security office. Call our toll-free number, **1-800-772-1213**. If you speak a language other than English or Spanish, press 1 and stay on the line until a representative answers. An interpreter will be contacted to help with your call. If your business cannot be completed by phone, we will make an appointment for you at a local Social Security office and arrange for an interpreter to be there at the time of your visit.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.