

Social Security Disability Benefits

Like most people, you probably don't expect to become disabled. However, according to the Social Security Administration (SSA), studies show that just over 1 in 4 of today's 20 year olds will become disabled before reaching age 67. (Source: SSA Publication 05-10029, May 2015) That's why it's important to understand what disability benefits you may be entitled to under Social Security. The SSA administers two programs that pay disability benefits. The Social Security Disability Insurance (SSDI) program pays benefits to qualified individuals who are under full retirement age, regardless of their income. The Supplemental Security Income (SSI) program pays benefits to qualified individuals with limited income. Only the SSDI program is discussed here.

To qualify for benefits, you must meet a strict definition of disability

Because the definition of disability that the SSA uses is strict, it's hard to qualify for Social Security disability benefits. To receive benefits as an adult, you must have a physical or mental impairment that has lasted or is expected to last for at least 12 months or is expected to result in your death. Your impairment must also be severe enough to prevent you from performing any "substantial gainful activity" or, in other words, the work that you were doing when you became disabled or any other work. The SSA has a list of impairments that are considered so severe that they automatically define you as disabled. If your condition is not on the list, the SSA must decide if it's severe enough. When determining your ability to work, the SSA will consider your medical condition, age, education, past work experience, and transferable skills. If you're working, the amount of income that you are able to earn also plays a role. If your average monthly earnings from work exceed a maximum amount set by the SSA, you generally won't be considered disabled for Social Security purposes. Special rules and income limits apply if you're blind.

You'll also need sufficient work credits to qualify

When you work and pay Social Security taxes, you earn credits that enable you to qualify for Social Security benefits. You can earn up to 4 credits per year, depending on the amount of income that you earn. The number of credits that you need depends on how old you are when you become disabled. For instance, if you're age 31 to 42, you'll need to have earned 20 credits within the last 10 years, ending with the year in which you became disabled. If you're younger than 31, you'll need fewer credits; if you're older than 42, you'll need more.

Your family members don't need work credits

If you qualify for disability benefits, certain family members can also collect monthly disability benefits based on your work record.

Eligible family members may include:

- Your spouse age 62 or older, if married at least one year
- Your former spouse age 62 or older (if you were married at least 10 years)
- Your spouse or former spouse of any age, if caring for your child who is under age 16 or disabled
- Your children under age 18, if unmarried
- Your children under age 19, if full-time students (through grade 12) or disabled
- Your children older than 18, if severely disabled

Each eligible family member may receive a monthly check equal to as much as 50 percent of your basic benefit. This is in addition to your benefit—your check doesn't get reduced.

[The amount of money that you'll receive depends on your Social Security earnings record](#)

The amount of your monthly disability check is based on your average lifetime earnings. To view your earnings record and get an estimate of how much you would receive if you were disabled right now, sign up for a my Social Security account at the SSA's website, www.socialsecurity.gov, so that you can view your Social Security Statement. Eligibility for other state and federal benefits may affect the amount of your SSDI check. And because the SSA will periodically review your case and decide whether you are still disabled, your disability benefits may stop altogether. This will happen if your medical condition improves to the point that you're no longer considered disabled, or if you are able to earn a substantial amount of money. Finally, once you reach full retirement age, your disability benefits will automatically convert to Social Security retirement benefits (the amount is usually the same).

[You should apply for benefits as soon as possible](#)

You should apply for benefits at a Social Security office as soon as you become disabled, and it appears that the disability will continue. That's because there's a five-month waiting period before you'll get your first check. You can file for benefits in person, through the mail, online, or over the telephone. You'll be asked to provide the following information:

- An original or certified copy of your birth certificate (if you were born in another country, you'll need to provide proof of U.S.citizenship or legal residency)
- An original or certified copy of your military discharge papers (DD 214) if you were in the military
- A copy of your W-2 form (or, if self-employed, a copy of your federal tax return for the past year)
- Workers compensation information, including date of injury, claim number, and payment amount
- Social Security numbers of your spouse and children
- Your checking or savings account number
- Name, address, and phone number of a person who can get in touch with you if necessary
- Medical and job information, including information about physicians who have treated you, names of medicines you are taking, medical records you have, and jobs you worked in during the 15 years before your disability began

Once your application is complete and has been reviewed by your local Social Security office, it will be sent to the Disability Determination Services (DDS) office in your state. There, the DDS will determine whether you are disabled under Social Security rules. If your claim is approved, you'll receive a letter showing the amount of benefit that you'll receive and when your benefits will begin. If your claim is denied, you'll receive a letter explaining the decision and telling you how to appeal if you don't agree with it.

For more information on Social Security disability benefits, visit your local Social Security office, look at publications available on the SSA website, or call the SSA at (800) 772-1213.

We're here to help! [Contact Sentinel Benefits & Financial Group](#) for the guidance you need.

This article is not intended to be exhaustive nor should any discussion be construed as legal or financial advice.