

A Registered Social Security Analyst® can help you with

Social Security Disability Benefits

Studies show that a 20-year-old worker has a 25% chance of becoming disabled before reaching retirement age. Social Security can provide valuable disability benefits if you qualify. However, these benefits and how you qualify for them, are often misunderstood. Your RSSA® can help you navigate this complex issue.

Disability Benefits

What are disability benefits? Social Security disability benefits are benefits paid to disabled workers and their dependent beneficiaries. Just like Social Security retirement benefits, FICA payroll taxes also cover the cost of Social Security disability benefits.

What constitutes a disability? Federal law requires a very strict definition of disability. To be eligible to receive disability benefits, a worker must meet two eligibility requirements; work requirements and medical requirements.

What are the work requirements? To be eligible to receive disability benefits, a worker must have enough "substantial lifetime work" in order to be insured. This means that the worker has 1.5 to 10+ years of work paying into the Social Security system (6 to 40+ work credits). Most people will need the 10+ years of work or 40+ credits, but younger workers may qualify with less work credits. The worker must also meet the criteria for "recent work" in covered employment prior to the onset of the disability.



What are the medical requirements? Many people with common medical conditions such as cancer or psychiatric disorders will not be approved for benefits. To be eligible for disability benefits, the worker must be unable to work due to a medical condition that is expected to last a minimum of one year or result in death. To meet this definition, the medical condition must be severe enough that you cannot do the work you did before and cannot adjust to other work due to the condition.

Who decides if you qualify? The SSA will review your application to ensure it meets basic requirements and then it will be sent to your state's Disability Determination Services office. This state agency will determine whether or not your application has been approved. Processing of the application can take a few months so it is important that you apply as soon as you become disabled. You will receive a letter in the mail with the final decision. Additionally, if you qualify, monthly cash payments begin after a five-month waiting period.