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## Qualifying for Social Security Disability

In order to be eligible for Social Security Disability, individuals must fit several qualification criteria put forth by the Social Security Administration (SSA). First, individuals must be able to prove to the SSA that they are “permanently disabled,” or suffering from a condition that has lasted, or is expected to last, more than 12 calendar months. Because of this time guideline, it is important that individuals keep their medical records and other paperwork organized and up to date to prevent any confusion or question about the extent of a disability. The SSA will attempt to make a judgment as to whether or not a person’s disabling condition prevents the individual from achieving any type of “substantial gainful activity.” The condition must prevent the individual from performing the duties of his or her previous employment *and* make it impossible to find a new line of work due to age, education, or impairment.

### SSDI

One of two federal programs that provide assistance to disabled individuals, Social Security Disability Insurance (SSDI) is funded by the Social Security tax fund, so individuals who qualify as disabled under the above criteria must also have sufficient work credits in order to qualify for payments. Basically, an individual must have paid Social Security taxes on his or her wages long enough to qualify for benefits. Generally, individuals must have a consistent work history and have worked a minimum of five of the ten years previous to the onset of disability. The work credit requirement can be somewhat less for younger applicants, as parents’ work credits can be applied to applicants under the age of 22. For more go to: <http://www.ssa.gov/disability/>

### SSI

Need-based Supplemental Security Income (SSI) has no work requirements. To qualify for SSI, individuals must be over 65 years old, be legally blind, or be disabled, and have total family assets amounting to less than \$3,000. Assets, as determined by the SSA, include income (wages, pensions, other benefits programs, etc.) and resources (stock holdings, real estate, cash savings, etc.). Individuals who meet these requirements may be eligible for SSI payments regardless of previous work history. For more go to: <http://www.ssa.gov/ssi/>

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## Reasons for Denial

Due mostly to the ever increasing volume of Social Security disability claims, denial rates for applications at the initial stage are about 60%. In the reconsideration stage, or first level of appeal, that number jumps to more than 80%. The most common reasons for denial: the inability of an individual to prove the severity of a disability due to insufficient medical records or other documentation or insufficient work history to meet the work credit requirements of the SSA. Many individuals are unfamiliar with the Social Security appeals process, and are unaware of the proper procedures to pursue their claim in the case of a denial. In order to avoid such problems, individuals should continuously seek treatment from medical professionals and keep all records organized and complete. In addition, the experience of a Social Security attorney or advocate can be invaluable.

## Disability vs. Retirement

SSDI, SSI, and Social Security Retirement are three benefits programs managed by the SSA. Many people current receiving SSDI or SSI are unsure of what will happen to their disability payments once they reach retirement age. In the case of Social Security Disability Insurance (SSDI), a disability program funded by the Social Security tax, some or all of your monthly payment may be converted to a retirement benefit upon reaching retirement age, but the total amount of benefits should remain the same. Individuals should notify the SSA immediately if their payment goes up, as they will be responsible for the repayment of any excess money awarded to them in error.

In the case of Supplemental Security Income (SSI), you may still be able to keep some or all of your monthly payment, depending on the amount of your retirement benefit. If your retirement benefit increases your monthly income, some or all of your need-based SSI payment may be abated.

## Online Disability Case Evaluation

If you feel that your patient qualifies for SSDI or SSI based on the above criteria for eligibility, go online to: <http://www.socialsecurity.gov/disability/professionals/bluebook/> and help your patient fill out an online disability case evaluation.



Association of Community Cancer Centers

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