

Program Name: SSDI

Social Security Disability Insurance

Agency: United States Social Security Administration

Description: Federally funded program to provide monthly cash payments to people who cannot work because of a medical condition that is expected to last at least 1 year or result in death.

Websites: www.socialsecurity.gov/disability & www.socialsecurity.gov/pubs/10029.html

Eligibility:

An individual is eligible if he/she worked enough “quarters of years” (generally 40, but depends on age) to qualify for Social Security in general; and worked at least half time in the recent past until quarter of year that he/she became disabled (ex: 1.5 years/3 years if under 24; 5 years/10 if over 31; if age 24-31, must have worked half time during those years).

Availability/Limitations:

Social Security is granted based on: 1) If individual is working, determining earnings 2) Asking doctor to determine severity of disability 3) Seeing if disability appears on the official SS “List of Impairments” 4) Deciding if disability prevents individual from returning to old line of work, or if he/she cannot do other work, given impairment, age, education, work experience and skills.

Apply as soon as become disabled – it can take 3 to 5+ months to qualify and first application is often denied, but denial can be overturned on appeal. Applicant should jointly apply for/receive EAEDC while waiting for SSDI determination.

Immigrants: Legal, permanent resident for 5 years (if arrived after 08/96) and have 40 quarters of work history, with some exceptions (veteran, etc.) are eligible.

Amount:

Benefit level depends on average lifetime earnings, just as with regular social security. There is no specific minimum or maximum level. Benefits are adjusted yearly for inflation.

How to Apply:

Visit local Social Security Office, find via secure.ssa.gov/ICON/main.jsp

Boston Social Security Office - Room 148, 10 Causeway Street, Boston, MA 02222

Apply via phone: 1-800-772-1213 or TDD: 1-800-325-0778

Or follow this link to apply online: www.ssa.gov/applyfordisability/

Linked Services? Medicare coverage kicks in after 2 years on SSDI. If SSDI income is too low, one may also qualify for SSI.

Right to appeal? If denied or disagree on amount, must appeal within 60 days of initial decision to have case reconsidered.

Retroactive? Yes, benefits are retroactive back to the 6 month anniversary of the disability occurring.

SSI/SSDI and Work: A person can work and continue to receive SSI/SSDI as well as Medicare/Medicaid health insurance. Benefits can continue for up to three years into the

employment. For the first 9 “trial work” months, benefits continue in full. Benefits continue to be paid out for up to 3 years for each month that their earnings are not “substantial.” Social Security’s new “Ticket to Work” program helps people work their way back into employment while safeguarding their right to benefits. For more information, see www.socialsecurity.gov/work/ & www.socialsecurity.gov/pubs/10095.html#part1