SSDI application guide

Purpose: This guide explains how to apply for **SSDI (Social Security Disability Insurance)** in clear, simple language. It focuses on **how to navigate the SSA website**, **how to answer questions correctly**, and **how to avoid common mistakes** that cause denials.

> **Who SSDI is for:** People who are disabled AND have **worked enough in the past** to earn Social Security work credits.

---

1) What SSDI Is (in simple terms)

SSDI is a monthly benefit paid by Social Security to people who:

- Have a medical or mental health condition expected to last **12 months or longer** (or result in death)
- Cannot reliably work full-time
- Have earned **work credits** from past jobs

SSDI vs SSI (quick comparison)

- **SSDI:** based on work history
- **SSI:** based on financial need
- You can apply for **both at the same time**

---

2) Before You Start: What to Gather First

Doing this first prevents overwhelm.

A. Identity & contact info

- Full legal name
- Social Security Number
- Date of birth
- Mailing address
- Phone number you answer
- Email you can access

B. Work history (THIS IS HUGE FOR SSDI)

You will be asked detailed questions.

Write down:

- Jobs you've had in the **last 15 years**
- Job titles
- Employer names
- Approximate dates worked
- What you did physically and mentally

  You do NOT need perfect dates. Estimates are okay.

C. Medical & mental health info

- Diagnoses (mental + physical)
- Clinics, hospitals, treatment programs
- Medications (name if known)
- Dates of treatment (approximate is fine)

D. Banking info (if you have it)

- Bank name
- Routing number
- Account number

---

3) Creating Your Social Security Account

Most SSDI applications are done online using **my Social Security**.

Step-by-step

1. Go to **SSA.gov**
2. Click **Sign In / Create an Account**
3. Choose **Create an Account**
4. Use **Login.gov** or **ID.me** to verify identity

Common problems (and what to do)

Identity verification fails

- This is common

- Try again later
- If it fails twice, apply by **phone or in person**

No email / phone access

- Online may not be best
- Phone application is often easier

    Rule: If the tech is blocking you, switch methods. SSA allows it.

---

4) Starting the SSDI Application

Once signed in:

1. Go to **SSA.gov → Benefits → Disability**
2. Choose **Apply for Disability**
3. Select **Adult Disability Application**

This is the correct SSDI application.

---

5) How SSA Decides SSDI (This Matters)

SSA is not asking:

    "Do you have a diagnosis?"

They are asking:

    "Can you sustain full-time work, 8 hours a day, 5 days a week, without special accommodations?"

Your answers must explain **function**, not just diagnosis.

---

6) How to Answer the Medical Questions (Plain English)

Talk about your worst and average days

Avoid:

- "I'm okay now."
- "I can work if I try harder."

Use:

- What goes wrong
- How often
- What breaks down

Example (Depression):

"I have depression that affects my motivation, focus, and energy. I struggle to get out of bed, keep a routine, and complete tasks consistently."

Example (Anxiety/PTSD):

"I have anxiety/PTSD that causes panic, hypervigilance, and avoidance. I struggle with attendance, social interaction, and handling stress."

Example (Substance Use Disorder):

"I am in recovery and require structured support. Stress and routine changes increase relapse risk and impact my ability to function consistently."

---

7) Listing Medical Providers (Critical Section)

List **everything**, including:

- ER visits
- Detox / residential / outpatient programs
- Mental health clinics
- Private doctors

If you forget a provider, SSA may not have enough evidence.

Dates don't have to be exact

- "Approx. 2022" is acceptable

---

8) Work History Section (MOST DENIALS START HERE)

SSA wants to know:

- What kind of work you did
- How demanding it was
- Why you can't do it anymore

Describe your jobs honestly

Include:

- Standing, lifting, walking
- Concentration, memory, pace
- Stress, deadlines, supervision

Example:

"Construction work required lifting, standing all day, following instructions, and working under pressure. I can no longer perform this consistently due to my condition."

9) When SSA Asks "Can You Work?"

They may ask questions that feel like traps.

Bad answer:

- "Yes, maybe part-time."

Better answer:

- "I am unable to work consistently and reliably due to my medical and mental health conditions."

Consistency is key.

10) The Website Timing Out (Very Common)

How to protect your work

- Save often
- Write answers in notes first

- Avoid long pauses

If it keeps timing out:

- Switch to phone application

---

11) After You Submit the SSDI Application

What happens next

- SSA reviews non-medical eligibility (work credits)
- Disability Determination Services (DDS) reviews medical evidence
- You may receive questionnaires or exam requests

Timeline

- 3–6 months is common

Denials are common

Many people are denied initially and approved on appeal.

---

12) Appealing a Denial (Very Important)

- You usually have **60 days** to appeal
- Appeals are normal
- Do NOT restart a new application unless advised

---

13) If Online Is Too Hard

Apply by phone

- SSA representatives can complete the application with you

Apply in person

- Helpful for clients with cognitive or tech barriers

14) Quick Do / Don't List

DO

- Be honest and detailed
- Explain functional limits
- List all medical care
- Keep copies of letters

DON'T

- Minimize symptoms
- Say "I'm fine now"
- Leave work history vague
- Miss appeal deadlines