

How to Apply for Social Security Disability (SSDI)

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Are you unable to work due to injury or illness that causes physical or mental disability? You can apply for Social Security Disability benefits (SSDI). SSDI is a federal program meant to provide monetary assistance to people with disabilities. The Social Security Administration (SSA) oversees the program.

Are you eligible for SSDI?

Ideally, anyone who is unable to work due to some disability qualifies for disability benefits. For instance, if your previous work involved standing for long hours and your current condition prevents you from standing, you can qualify for disability benefits.

The SSA determines **SSDI eligibility**, and it has stringent acceptance guidelines. Mostly, they only accept individuals with medically proven disabilities. Therefore, before you apply, talk to a medical professional about your disability. The doctor will provide you with the proper medical documentation to prove that your disability is hindering your ability to work.

The doctor should provide the evidence in a written statement. The statement should outline your current medical condition and their opinion of the depth of your disability. Also, the statement should provide details on the type of work you cannot and should not do.

It is also essential that you gather your medical history, records of hospitalization, tests, and procedures leading up to your disability and provide them as proof.

When to apply for SSDI?

You should apply for disability benefits as soon as you become disabled. However, you will only start receiving the benefits after six months of disability. The six-month waiting period begins the date the SSA determines your disability began.

According to the SSA, you are disabled if:

- You are unable to do any significant work due to your medical condition.
- Your medical condition has prolonged and is expected to last for at least a year, or the medical condition is expected to cause our death.

How to apply for SSDI

Make an appointment at the nearest SSA office to apply for SSDI. You can either apply via phone, email, or by visiting the offices in person. Whichever application process you chose, you will have to fill out the Social Security Benefit Application form and the Adult Disability and Work History Report.

Reviewing the Adult Disability Starter Kit

Once you decide to apply for disability benefits, the first step should be getting and reviewing the Adult Disability Starter Kit. The kit contains:

- **Factsheet:** the fact sheet has the SSA definitions of disability and answers questions about the disability benefits application process.
- **Checklist:** the checklist contains information about the documents you should prepare for the disability benefits interview.
- **Worksheet:** the worksheet helps you prepare for the interview. It has the information that the SSA will ask you and space for you to write down the answers.

The SSDI interview

A Social Security claims representative will conduct the interview. Usually, it takes at least an hour. If you went through the checklist, you know you should have the following information:

- Certified copy birth certificate, or proof of residency if you are an immigrant.
- If you are a vet, provide a certified copy of the military discharge form.
- The last year's W-2 form or federal tax returns form if you are self-employed
- Worker's compensation history
- Checking or savings account number

- SSN of your children and spouse

Filling out the worksheet you received with the starter kit is very important. It helps you prepare for the interview and helps to complete the online disability report. The information required in the worksheet is mostly related to your current medical condition and your work history.

Additional information about SSDI

- Aside from matching the SSA's definition of disability, you must have worked and made social security payment for at least five of the last ten years.
- You cannot qualify for disability benefits if you are over the maximum **retirement age**.
- You can apply for disability benefits when receiving worker's compensation. However, the amount you receive will be reduced.
- The average SSDI payments were \$1,179 in 2017. The amount might not meet all your needs. For that reason, the SSA has the '**Ticket to Work**' program that helps people who have been approved for disability to return to work.
- Many applications are rejected the first time. You can increase the odds of qualifying for the benefits by consulting an SSDI professional, such as a disability lawyer. Remember, you have a very short window to file an appeal once your application is denied.

The application process of SSDI is not a difficult process. All you need is proper evidence of disability and to prepare the required information and documentation.