

How to Apply for Social Security Disability Insurance

By Ronale Tucker Rhodes, MS

AS OF JUNE 2010, there were a little more than eight million disabled workers receiving Social Security Disability Insurance (SSDI) benefits, according to the Social Security Administration's website. Of these, it is estimated by the Immune Deficiency Foundation (IDF) that approximately 4,000 beneficiaries are those who have been diagnosed with a primary immune deficiency disease (PIDD), and there are likely thousands more who suffer from autoimmune diseases who receive SSDI benefits. But, with approximately 250,000 PIDD patients in the U.S. and unknown hundreds of thousands more who suffer from autoimmune diseases, it is likely that many more of these individuals could be receiving SSDI and are not. These guidelines can help those who think they are eligible for SSDI to apply.

What Is SSDI?

According to federal law, individuals who reside in the U.S. or one of its territories/commonwealths who are unable to work because of a medical condition that is expected to last at least one year or that may result in death are eligible to receive SSDI if they meet certain criteria. Beneficiaries qualify for SSDI benefits if they meet two earnings tests: 1) a recent work test based on the age at which they became disabled, and 2) a duration of work test based on age that shows a long enough work history during which they have paid into the Social Security system. In both instances, the older the individual is, the longer they will have had to work to qualify. For specific rules, log on to www.ssa.gov/pubs/10029.html#part2.



Deciding to Apply

Unfortunately, many people often associate a stigma with SSDI. But, worrying about others' perceptions is the last thing immune-mediated patients should think about when faced with the inability or reduced ability to work and mounting bills. Even if individuals are able to work part time, they still may be eligible for SSDI if their earnings average less than the amount set by annual federal guidelines. While this amount changes each year, in 2010, individuals had to earn less than \$1,000 per month to qualify for SSDI benefits.

As soon as individuals become disabled, they should apply for SSDI, especially since it takes, on average, three to five months for the government to process each application. In fact, delay in applying means the amount of benefits for which they are eligible could be less than they are entitled to.

How to Apply

Individuals who are 18 and older can apply online for SSDI at www.socialsecurity.gov/applyfordisability. There are many advantages to applying online, including starting a claim immediately, applying from the convenience of home and/or any computer, and avoiding trips to the Social Security Administration offices. However, individuals who would rather apply in person can call (800) 772-1213 (for the hearing) or (800) 325-0778 (for the deaf or hard of hearing) to make an appointment at an office near them.

Before applying, applicants need to gather the following information: Social Security number; birth certificate; names, addresses and phone numbers of doctors, caseworkers, hospitals and clinics the patient went to, as well as dates of visits; names and dosages of medicines being taken; medical records from doctors, therapists, hospitals, etc., in the patient's possession; lab and test results; a work history; and a copy of the most recent W-2 Form or federal tax return for the past year (if self-employed). Two other forms also will need to be filled out: One collects information about the patient's medical condition and how it affects their ability to work; the other gives healthcare professionals who have treated the patient permission to send the government information about the patient's medical condition.

A recent article in Patient Service Inc.'s (PSI) publication, *Advocate*, also recommended that patients take some other preliminary steps prior to applying for SSDI. The first is to consult with

their physician to assess their need for benefits. In addition, patients should ask their physicians to document their work restrictions in detail and provide appropriate supporting clinical data. Patients receiving intravenous immune globulin (IVIG) treatments should document how often they receive treatments, how long it takes to administer them, any side effects and their duration after being infused, and the fatigue they experience the week leading up to their next infusion. Last, they should document the frequency, severity and duration of infections that continue to occur, despite compliance with prescribed therapy, and how often those infections and their infusions cause them to miss work. A statement from their physician concerning their problem with maintaining regular work attendance also is helpful.

After the Application

Government doctors and disability experts will consider all the information submitted in an application to make a decision to grant or deny SSDI benefits. To decide, a five-step process is used in which the following questions are answered: 1) Is the individual working? 2) Is the medical condition "severe"? 3) Is the medical condition on the list of impairments that describes those conditions that are so severe that an individual is deemed automatically disabled as defined by law? 4) Can the individual work as they did before? 5) Can the individual do any other type of work? In some instances, the Social Security Administration will determine it needs more medical information. In that case, it will ask the individual to go for a special examination either with their own or another doctor,

and the agency will pay for both the exam and related travel costs.

If the application is approved, the individual will receive a letter that shows the amount of the benefit. SSDI benefits begin in the sixth full month after approval. For instance, if approved on January 15, the patient's first payment will be for the month of July, but that won't actually be paid until August, since benefits are paid the month following the month for

which they can work and still receive benefits for any month their earnings do not exceed the federal guideline.

It is not unusual for an initial application to be denied, and many are later approved, according to the article by PSI. If the application is denied, a letter will be sent explaining why and how to appeal the decision. An appeal must be filed within 60 days of the date the disapproval letter was received.

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which they are due. SSDI benefits will continue until the beneficiary reaches retirement age, as long as the individual's medical condition does not improve. During that time, each case is reviewed at regular intervals — usually every three years.

It is possible for the beneficiary to return to work or to work increased hours after being approved for benefits, as long as their monthly earnings do not exceed the set federal guideline (\$1,000 in 2010). In fact, individuals are allowed a trial work period to test their ability to work for at least nine months within a 60-month period. During that trial period, SSDI benefits will continue, regardless of how much they earn, as long as work activity is reported and they continue to have a disabling impairment. After the trial work period, the individual has 36 months during

It's There for a Reason

Nobody expects to have to file for disability; instead, most people expect to be able to work until retirement. However, if they become disabled, they have earned the right to apply for SSDI benefits since all workers pay into the Social Security system. All that is required is that they meet the requirements that deem them eligible and follow the appropriate steps to apply. ■

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Sources

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