

SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

Social Security Administration (SSA)

PURPOSE

Social Security Disability Insurance (SSDI) is administered both nationally and locally by the Social Security Administration (SSA). SSDI is a social insurance program for individuals who are blind or disabled, who are unable to work as a direct result of the disability, and who have paid into the Social Security program for approximately one-half the number of years since age 21 and who are under 65 years of age. A wage earner and his or her dependents can receive benefits if the individual is determined to be disabled based on a specific list of criteria.

CONTACT

Contact your local Social Security office or call the Social Security Administration at:
(800) 772-1213
(800) 325-0778 (TDD)

Social Security publications and information are available on the web at:
<http://www.ssa.gov>

FINANCIAL CRITERIA

- See "Eligibility."

ELIGIBILITY

- The SSDI payment amount is based on a worker's lifetime average earnings covered by Social Security. The payment amount may be reduced by workers compensation payments and /or public disability benefits. It is not affected by other income or resources.
- Persons must have a severe mental or physical impairment (including blindness) that is verified by a physician based on lab tests, examinations, or other objective medical procedures.
- The disability must have lasted or is expected to last a minimum of twelve (12) consecutive months or result in death.
- The disability must prevent the person from doing his or her work or other gainful activity.
- The spouse and dependent children of fully insured workers, including adult children with disabilities whose disability began prior to age 22, also are eligible for benefits upon the retirement, disability or death of a primary beneficiary.

AT SERVICES PROVIDED/COVERED

- No AT services are provided or covered. However, after receiving disability benefits for two years, the individual will be automatically enrolled in and able to access AT services available through Medicare.

AT DEVICES PROVIDED/COVERED

- No AT devices are provided or covered. However, after getting disability benefits for two years, the individual will be automatically enrolled in and able to access AT devices available through Medicare.

APPLICATION PROCESS

- Apply in person or by phone at your local Social Security office, or call (800) 772-1213 for an appointment with a Social Security representative who will help with the application. Be prepared to provide information about:
 - the medical problem(s) that prevents an individual from working and the date the individual stopped working,
 - names, addresses, and phone numbers of all the doctors, hospitals and clinics visited for medical treatment (Individuals will be asked to sign forms which authorize these sources to release their medical records.),
 - information on medical tests including the times and places,
 - jobs for the last 15 years, including the physical and mental demands of each job,
 - education, and
 - current daily activities.
- The application is forwarded to the Disability Determination Section (DDS) in Oklahoma City. Under an agreement with SSA, DDS follows federal regulations to process and make decisions on disability claims. (DDS is the state agency administering this federal program.)

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- An adjudicator who is trained in the SSA Disability Program will be responsible for compiling the case by obtaining medical records. If the medical information obtained is incomplete or not current, DDS may authorize and pay for an examination by the applicant's doctor. A team at DDS will review the case to compare it to the medical disability rules of SSA in order to make a decision on the application. authorize and pay for an examination by the applicant's doctor. A team at DDS will review the case to compare it to the medical disability rules of SSA in order to make a decision on the application.

APPEALS PROCESS FOR ALL SSA PROGRAMS

- Whenever SSA makes a decision that affects eligibility or benefits, a letter is sent explaining the decision. If the applicant disagrees, the decision may be appealed and SSA will help with completion of the paperwork. There are four levels of appeal. Individuals may wish to appeal the decision. Throughout the appeals process, there are 60 days at every level to appeal a decision to the next level.

PIECES OF THE PUZZLE

- You can receive Social Security disability benefits at any age and certain members of one's family may also qualify for benefits on one's record. They include:
 - An unmarried son or daughter, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be under 18 or 19 if in high school full time.
 - An unmarried son or daughter, 18 or older, if he or she has a disability that started before age 22. (If a disabled child under 18 is receiving benefits as a dependent of a retired, deceased, or disabled worker, someone should contact Social Security to have his or her checks continued at 18 on the basis of disability.)
 - A spouse who is 62 or older, or any age if he or she is caring for a child of yours who is under 16 or disabled and also receiving checks.
 - The process to determine disability is based on answering the five following questions:
 - 1. Are you working?**
If you are and your earnings average more than \$810 a month, you generally cannot be considered disabled. This income level is adjusted annually.
 - 2. Is your condition "severe"?**
Your impairment(s) must interfere with basic work-related activities for your claim to be considered.
 - 3. Is your condition found in the list of disabling impairments?**
SSA maintains a list of impairments for each of the major body systems that are so severe they automatically mean you are disabled. If your condition is not on the list, SSA will have to decide if it is of equal severity to an impairment on the list. If it is, the claim is approved. If not, go on to the next step.
 - 4. Can you do the work you did previously?**
If your condition is severe, but not at the same or equal severity as an impairment on the list, then SSA must determine if it interferes with your ability to do the work you did in the last 15 years. If it does not, your claim will be denied. If it does, your claim will be considered further.
 - 5. Can you do any other type of work?**
If you cannot do the work you did in the last 15 years, SSA will look to see if you can do any other type of work. If you cannot do any other kind of work, your claim will be approved.
- If you are blind, the Social Security Administration has a publication in large print, Braille, and on cassette entitled "If You Are Blind, What Social Security and SSI Will Do For You." To obtain a copy in large print call (800) 772-1213. To obtain a copy in either Braille or on cassette, contact: Braille Services Unit, Room 1-H-23 Operations Building, Social Security Administration, 6401 Security Blvd., Baltimore, MD 21235 or call (410) 965-6414.
- Workers with disabilities receiving SSDI benefits are eligible for coverage under Medicare - Part A. However, there is a 24-month waiting period between the month in which the worker becomes entitled to SSDI benefits and the month in which the worker becomes eligible for Medicare. Since there is a 5-month waiting period for SSDI benefits, an individual may have to wait 29 months from the determination of disability until Medicare coverage begins.