

# Social Security Disability Insurance (SSDI)

Social Security Administration (SSA)

## Purpose

Social Security Disability Insurance (SSDI) is administered by the Social Security Administration (SSA). SSDI pays disability benefits to individuals who are blind or have a disability and unable to work as a direct result of the disability.

## Contact(s)

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

- Persons must have a severe mental or physical impairment (including blindness) that is verified by a physician;
- the disability is expected to last at least one year or result in death;
- the person is not able to do his or her work or other gainful activity;
- a "recent work" test based on the age at the time the disability occurred;
- a "duration of work" test to show the beneficiary worked long enough under Social Security; and
- the spouse and dependent children of fully insured workers, including adult children with disabilities whose disability began prior to age 22, are also eligible for benefits upon the retirement, disability or death of a primary beneficiary.

## AT Services & Devices Provided/Covered

- No AT services or devices are provided or covered. However, after receiving disability benefits for two years, individuals will be automatically enrolled in Medicare. AT devices and services can be accessed under the durable medical equipment benefit through the purchase of Medicare Part B.

## Application Process

- Apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov); or
- call toll-free (800) 772-1213, to make an appointment to file a disability claim at the local Social Security office; or

- set up an appointment for someone to take your claim over the telephone. The disability claims interview lasts about one hour. Individuals who are deaf or hard of hearing, may call the toll-free TDD number, (800) 325-0778, between 7 a.m. and 7 p.m. on business days. For an appointment, Social Security will send a Disability Starter Kit to help individuals prepare for the disability claims interview. The Disability Starter Kit is also available online at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability).

## **Dispute Resolution Process**

- 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**

- 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, Windfall Elimination Provisions, or Government Pension Offset. It is not affected by other income or resources.
- 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 if in high school full time 19 years of age;
  - 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 age 18 on the basis of disability); and
  - 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?
  2. Is your medical condition "severe"?
  3. Is your medical condition found in the list of disabling impairments?
  4. Can you do the work you did previously?
  5. Can you do any other type of work?

- If you are blind, the Social Security Administration has a publication in large print, braille, word file on a CD, 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.
- After receiving SSDI, individuals may want to try working again. Social Security has special rules called work incentives that allow individuals to test their ability to work and still receive monthly SSDI. The “Ticket to Work” provides assistance with education, rehabilitation and training needed in order to work.