

Social Security Disability Benefits

Two Types of Benefits

Supplemental Security Income (SSI) is a need-based program that pays benefits to disabled individuals who have limited income, even if they have never worked before.

Social Security Disability (SSDI) is an entitlement-based program that pays benefits to disabled adults who have worked in jobs covered by Social Security. Payments are based on work history and payroll tax contributions.

Filing Process

Step 1: File a claim IMMEDIATELY. You can file a claim at your local Social Security Office by phone, in person or online. To find your local office, call 1-800-772-1213.

Step 2: If your claim is accepted, you generally will receive a monthly benefit. For SSI, the amount is set by the federal government. You are able to receive any back pay (past due benefits) from the date of your application.



Step 3: It is not unusual for a claim to be denied. You must make your appeal request in writing within 60 days.



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Eligibility

How Social Security makes the decision: A five-step process to decide if you are disabled

- 1. Are you working?** If you are working and your earnings average more than a certain amount each month, the Social Security Administration (SSA) generally will not consider you disabled.
- 2. Is your medical condition “severe”?** Your medical condition must significantly limit your ability to do basic work activities — such as walking, sitting and remembering — for at least one year.
- 3. Is your medical condition on the list of impairments?** SSA has a list that describes medical conditions that are considered so severe that they automatically mean that you are disabled as defined by law. If your condition is not on this list, SSA looks to see if your condition is comparable.
- 4. Can you do the work you did before?** At this step, SSA decides if your medical condition prevents you from being able to do the work you did before.
- 5. Can you do any other type of work?** If you cannot do the work you did in the past, SSA looks to see if you would be able to do other work. SSA evaluates your medical condition, your age, education, past work experience and any skills you may have that could be used to do other work. If you cannot do other work, SSA may decide that you are disabled.

BIA-MA’s Information & Resources Department can provide further information and answer questions you may have. Call 1-800-242-0030.

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