How to Qualify for Social Security Disability Benefits

If you or someone you know has a disability, then there may be financial resources available in forms of Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Both programs are administered by the Social Security Administration (SSA) and they are financial benefits for people who are able to work due to their condition and those who have a disability and with very little income. Those who get approved for Social Security disability benefits can spend that money on basic day to day needs like bills around the house and car payments, as well as medical bills related to treatment and prescription medications that they are taking. Here is how to qualify for Social Security disability benefits.

How to Qualify for SSDI Benefits

SSDI benefits are for those who at one point could work full time, but now are unable to because of their disability or a severe ailment. Common conditions that get approved for SSDI benefits are forms of cancer, diseases like Parkinson’s or ALS and conditions like a spinal cord injury or traumatic brain injury. There are two things that that SSA will look at when they review your application. First, they will check to see if you have a sufficient amount of work credits. Work credits are calculated by your age and by how long you have worked. It’s quite easy to earn work credits, you receive 1 work credit for each $1,360 of earnings. The maximum amount of work credits you can earn per year is 4.

The second thing that the SSA will look at when they review your application for SSDI benefits, is to see if you are able to medically qualify for Social Security benefits. They’ll review the disability in your application to see if it matches one of the conditions in what is informally known as the Blue Book, which is the medical guide the SSA uses to determine whether an applicant is approved for Social Security disability benefits. The Blue Book is available online for your reference, which you can review with your primary care or specialist. It also outlines what medical documentations and tests you need in order to go along with your application.

How to Qualify for SSI Benefits

SSI benefits are for those with a disability or severe ailment and with very little income. The biggest difference between SSI and SSDI benefits is that you are able to get approved regardless of any work history, which is why you see that many children are able to qualify for SSI benefits. Common conditions that are approved for SSI benefits are forms of pediatric cancer and conditions that are diagnosed at birth like cerebral palsy and down syndrome. Like SSDI benefits, you must also meet the medical requirements and match a Blue Book listing.

The second and probably the most important thing that the SSA will look at are the financial requirements. SSI benefits have very strict financial limitations, since they are reserved for those who are in dire financial situations. In 2019, the income limits
for SSI benefits $771 per month for an individual and $1,157 per month for a married couple. You must also not have more than $3,000 in assets in order to qualify. If you are applying for SSI benefits on behalf of a child, then the family’s income is taken into consideration when reviewing their application.

How to Apply for Social Security Disability Benefits

The application process for Social Security benefits is a lot more straightforward than the eligibility requirements. There are a couple of ways you can apply, online or in person. You can apply online at the SSA’s website at any time. You should know however, that is only for SSDI benefits, you cannot apply for SSI benefits online. You can apply in person at a Social Security office near you. If you are applying on behalf of a child for Social Security disability benefits, they do not need to be present with you when you fill out the application. If you have further questions regarding the qualifications or the application process, you can call the SSA toll free at 1-800-772-1213.

Resources Found Via:

- https://www.ssa.gov/disability/
- https://www.ssa.gov/ssi/
- https://www.ssa.gov/
- https://www.ssa.gov/planners/credits.html
- https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm
- https://www.ssa.gov/ssi/text-eligibility-ussi.htm
- https://www.ssa.gov/applyfordisability/