# Are Your Patients Eligible for Social Security Disability Insurance (SSDI)?

SSDI Reference Guide

#### What is SSDI?

Social Security Disability Insurance (SSDI) is a payroll tax-funded, federal insurance program. It is designed to provide income to people who are unable to work because of a disabling impairment.

### How can SSDI help my patients?

There are many reasons why people with disabilities should apply for SSDI. They include increased monthly income, protected Social Security retirement benefits, automatic Medicare eligibility and a lower taxable income.

Even if your patients are receiving income from long-term disability or workers' compensation they need to apply for SSDI in order to protect their long-term financial situation.

## To qualify for SSDI, an individual must:

- Be between 21 and full retirement age (65 or over).
- Be unable to work because of a severe disability.
  Generally, that means being unable to work because of a mental or physical impairment that is expected to last at least 12 months or result in death.
- Have worked at least five of the last 10 years. However, individuals under age 31 may qualify with less than five years' work history.

It is extremely important that your patients apply for SSDI as early as possible. If they wait too long after they stop working they could permanently lose their benefits.

### We can help

At Allsup, there are more than 700 knowledgeable professionals working hard to improve the lives of people with disabilities. We know this same passion to help is what drives you too. We also know that you deal with your patients' disability-related problems everyday, and we want to help.

### The Allsup advantage

Allsup is a premier provider of Social Security disability representation and Medicare plan selection services. Serving individuals with disabilities for more than 27 years, Allsup was founded as the first nationwide, non-attorney service helping people receive their SSDI benefits. In its history, Allsup has successfully secured disability benefits for more than 150,000 deserving customers and obtained nearly \$14 billion in SSDI payments and Medicare benefits.



Allsup employees Jeni (left) and Michelle (right).

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