

# Stroke and Social Security Disability Insurance



What you should know about  
Social Security Disability  
Insurance (SSDI)





Stroke is a leading cause of adult long-term disability. Between 50 and 70 percent of stroke survivors regain functional independence, but 15 to 30 percent are permanently disabled. Some disability types include:

- **Paralysis or movement problems**
- **Sensory disturbances (e.g., pain)**
- **Language problems**
- **Thinking and memory problems**
- **Emotional disturbances**

Post-stroke disability may leave survivors unable to work, which can lead to serious financial issues for survivors and their families. Survivors unable to work due to a physical or mental impairment may be eligible for Social Security Disability Insurance (SSDI) benefits.

# What Is SSDI?

SSDI is a payroll tax-funded, federal insurance program. It provides income to individuals unable to work due to a disability and guarantees income if their condition does not improve. Once retirement age is met - 65 or older - recipients move from SSDI to Social Security retirement income.

Regardless of age, survivors are eligible for Medicare benefits 24 months after the date of entitlement to SSDI cash benefits.

## **SSDI eligibility**

An individual is defined as disabled if a physical or mental impairment prevents that person from engaging in any substantial gainful work and the condition is expected to last at least 12 months or result in death. Medical proof is required. You must have been disabled before reaching full retirement age (65 to 67). In addition, you must have worked and paid into the program (payroll taxes) for five of the past 10 years.

# Benefits of SSDI

SSDI benefits include:

- **Regular monthly income**

Receive a regular monthly payment with annual cost-of-living increases. A portion may be tax free.



- **Medicare benefits**

Regardless of age, recipients are eligible for Medicare benefits 24 months after the date of entitlement to SSDI cash benefits. Medicare includes Part A (hospital benefits), Part B (medical benefits) and Part D (prescription drug plan).

- **COBRA extension**

If you receive SSDI, you may be able to extend COBRA benefits by an additional 11 months.



- **Long-term disability (LTD) benefits**

Private LTD insurance providers often require individuals to apply for SSDI, and doing so can help protect the ability to receive LTD income.

- **Protected retirement benefits**

SSDI recipients' Social Security earnings records are frozen during the period of disability, potentially increasing future Social Security retirement benefits.

- **Dependent benefits**

Dependents under age 18 may be eligible for benefits.

- **Return-to-work incentives**

Receive return-to-work opportunities while still receiving disability benefits.

# Getting Started

The SSDI application process can be challenging. It can take from two to four years to receive benefits, but professional representation is available to help. On average, individuals with professional representation are approved at higher rates than those applying on their own.

When selecting representation, ask the following questions:

- Will they represent you at the application stage? Look for someone with experience at all stages of the SSDI process, including the initial application stage. The early application process can be very detailed and lead a person to abandon the application.



- What is the organization's success rate?
- Will the organization handle all of your paperwork and filing, including retrieval of medical records from your healthcare professional? Will they charge you extra for records?
- Does the organization charge extra for miscellaneous items such as photocopying, travel and postage?
- How will the organization monitor your claim status and upcoming deadlines, such as a scheduled hearing?
- How long has the organization been providing SSDI representation?

Visit [www.stroke.org/ssdi](http://www.stroke.org/ssdi) for more information about the application process.

Allsup offers free SSDI eligibility screening and evaluation  
NSA.Allsup.com  
888-841-2126

*Allsup Medicare Advisor*<sup>®</sup> offers Medicare plan selection services  
NSA-AMA.Allsup.com  
888-271-1173

# SSDI Myths Exposed

Myths exist about filing for SSDI benefits, often deterring individuals from applying as soon as they are eligible.

**Myth:** SSDI is only available to poor or low-income individuals.

**Truth:** Income is not a factor. Applicants must have enough credits based on taxes they paid and work history. Typically, if you worked five of the past 10 years you will have enough credits.

**Myth:** There is a 12-month waiting period after disability onset or leaving a job to apply for SSDI.

**Truth:** You can and should apply as soon as possible to receive and protect all benefits for which you are eligible.

**Myth:** You need an attorney to file for SSDI.

**Truth:** You do not need an attorney to file for SSDI or to appeal SSDI denials at the initial, reconsideration or hearing levels. There are many advantages to using a nonattorney representative.



# Post-Stroke Financial Planning

The following are tips for adjusting to new financial demands after a stroke:

- **Create a financial plan.** Establish a budget to spend down assets in the least harmful way. Use savings or other resources before withdrawing from retirement accounts.
- **Maintain health insurance.** This is critical to help pay for post-stroke care.
- **Contact your mortgage company or landlord.** If you see yourself having difficulty paying your mortgage or rent, be proactive and begin discussing your options. Research local and federal housing assistance programs.\*
- **Seek assistance with utilities, food and other necessities.** There are hundreds of federal, local and private resources available in most communities, including neighborhood food pantries and federally funded programs.\*

\*Find local resources by calling 2-1-1 or visiting [www.resources.allsup.com](http://www.resources.allsup.com).

# Warning Signs

Learn the many warning signs of a stroke. Act **FAST** and **CALL 9-1-1 IMMEDIATELY** at any sign of a stroke. Use **FAST** to remember warning signs:

## F

**FACE:** Ask the person to smile. Does one side of the face droop? \_\_\_\_\_

## A

**ARMS:** Ask the person to raise both arms. Does one arm drift downward? \_\_\_\_\_

## S

**SPEECH:** Ask the person to repeat a simple phrase. Is their speech slurred or strange? \_\_\_\_\_

## T

**TIME:** If you observe any of these signs, call 9-1-1 immediately. \_\_\_\_\_

**NOTE THE TIME WHEN ANY SYMPTOMS FIRST APPEAR.** If given within *three hours* of the first symptom, there is an FDA-approved clot-buster medication that may reduce long-term disability for the most common type of stroke.

**LEARN ABOUT MORE SIGNS OF STROKE AT**

[www.stroke.gov](http://www.stroke.gov)

# of Stroke



[e.org/symp](http://e.org/symp)

National Stroke Association's mission is to reduce the incidence and impact of stroke by developing compelling education and programs focused on prevention, treatment, rehabilitation and support for all impacted by stroke.

**CALL 9-1-1 IMMEDIATELY IF  
YOU SEE ONE OR MORE SIGNS  
OF A STROKE.**



**1-800-STROKES**  
(787-6537)

**[www.stroke.org](http://www.stroke.org)**



**888-841-2126**

**[www.NSA.Allsup.com](http://www.NSA.Allsup.com)**

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