

# Top 10 Social Security Disability Questions & Answers

## 1. What is Social Security Disability Insurance (SSDI)?

Social Security Disability Insurance is a payroll tax-funded, federal insurance program. Its purpose is to provide income to people unable to work because of a disabling impairment.

## 2. How do you qualify for SSDI?

You must have worked and paid into the program (payroll taxes) for five of the last 10 years. You also must have been disabled before reaching full-retirement age (65-67) and you must meet Social Security's definition of disability.

## 3. What is Social Security's definition of "disability"?

Generally, it's being unable to work due to a medically verifiable mental or physical impairment expected to result in death, or has lasted, or is expected to last, for at least 12 months.

## 4. Is it difficult to get SSDI benefits?

Yes, it can be. The Social Security Administration (SSA) denies about 65 percent of the people filing initial disability claims and the average length of time to receive benefits can typically take two to four years. However, 97 percent of the people who complete the SSDI process with Allsup receive benefits, and usually get through the process months faster than the national average.

## 5. Do I need to have a disability representative?

No, you can apply on your own. However, a representative such as Allsup may dramatically improve—and speed—your chances of receiving benefits. Our expert staff and specialists have accumulated decades of disability benefits experience.

## 6. How long does a decision take?

Generally, the wait takes an average three to six months for the initial decision. Reconsideration (first appeal) will take another three to five months on average. The hearing level (second appeal) is before an administrative law judge. The average time to receive a decision at this level in 2013 was 382 days. By comparison, the people Allsup represents at the hearing level (where 84 percent of all claimants have representation) usually receive benefits months faster than the national average.

## 7. How much will I receive?

Benefits are largely determined by the amount of your past earnings that have been subjected to FICA taxes. The current maximum monthly benefit for an individual is about \$2,000 a month and \$3,400 for a family.

## 8. Can Social Security take away my SSDI benefits?

You can lose your disability benefits if your condition improves to the point that you no longer meet the SSA's definition of "disabled." However, the SSA must show there has been medical improvement related to your ability to work before they can cease your SSDI benefits.

## 9. Can I get additional benefits if I have children/dependents?

Children up to age 18 or who have not graduated from high school are entitled to benefits if a parent is deceased, retired or disabled. Generally, children of a disabled parent will receive about 50 percent of the disabled parent's monthly benefit.

## 10. Where can I get more information?

Visit our website at [www.allsup.com](http://www.allsup.com) or the SSA's website at [www.ssa.gov](http://www.ssa.gov).

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