

Talking to Your Social Security Lawyer about Medicare and SSD

Q: How long before I am covered for Medicare?

A: If you talk to a social security lawyer, he or she will talk about Medicare for retired persons as fairly simple. If you are 65 years old or older, and worked for at least ten years in a Medicare covered job, you will generally be eligible for Medicare even if youre working. Even if you are under 65, it is possible to be eligible for Medicare coverage if you suffer from a disability. But for these applicants, it may be a good idea to speak to a social security lawyer or advocate about several complications involved with receiving coverage for a disability.

When they first become disabled, most Medicare applicants who dont work with a social security lawyer do not realize that they will have to wait at least 24 months before receiving coverage. This waiting period begins at the time you become disabled. To be eligible for Medicare due to a disability, you must also qualify for Social Security Disability benefits. Unfortunately, the combination of the waiting periods for both social security disability and Medicare coverage can make for a very long Medicare wait. Its generally a good idea to speak with a social security lawyer at the beginning of the process to gauge how long your wait may be.

Q: The SSA says I am short one credit to apply for disability insurance. What should I do?

A: Social Security Disability eligibility is a complex system (which is why its a good idea to work with a social security lawyer). For you to be eligible to be "insured" for SS Disability, you will generally (though not always) need to have earned 20 credits during the last ten years of work. This is a rolling ten year period that is supposed to end on the day that your disability is judged to have begun.

Unfortunately, due to the combination of rules requiring a certain number of credits for people of a certain age, and a certain number of those credits earned in the last 10 years, not meeting the credit requirements is easy. Any social security lawyer or advocate can tell you to expect this to happen if you havent worked enough. Unfortunatelly, though, it can also happen when youve waited too long to apply for SSD, or when a judge has decided to change your disabilitys official onset date. If this happens, your first step should be to consult a social security lawyer or advocate to find out your options.

Q: If I have an SSD claim pending, can I still work?

A: Your social security lawyer will describe disability that is eligible for benefits as any that keeps you from earning a substantial income. Eligibility doesnt, however, require you not to work at all. If the amount you earn falls below the income limit for "substantial gainful activity," it may not affect your claim. You may want to speak with a social security lawyer to learn more.

About the Author

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