

When Do Social Security Benefits Begin?

Q: Who qualifies for social security benefits when on disability?

A: To receive social security benefits due to an injury, you must meet some requirements. When you were injured, you had to have been in the workforce and covered by insurance. To qualify, you need to have been in the workforce for at least five of the past ten years. It is required that your job was covered by Social Security. To be eligible for disability and receive social security benefits, you cannot be older than the Social Security Retirement age. Lastly, you must demonstrate that your injury will not allow you to work for at least a year. There are no benefits via social security for a worker who will only be out of work for a few months due to his injury.

Q: How long can an individual receive social security benefits?

A: Until the injury has improved enough to allow a person to reenter the workforce, he will receive social security benefits. In that case, the benefits would continue until the second month after the medical condition had ended. If an individual surpasses the age of retirement, social security benefits under the disability program would end and retirement benefits would begin. Your file will be evaluated regularly in order to verify the status of your injury. You do not, however, need to reapply for disability benefits, if the status of your injury and employment has not changed.

Q: When will social security benefits begin, after an individual has received approval for disability?

A: A person must be out of the workforce due to the medical condition for a minimum of five months before social security benefits can begin. Payments will usually begin the sixth month. If you are still awaiting initial approval, it is difficult to predict when you will receive notice of a decision. The thing that usually affects how long it takes to process an application is the wait for medical records. If it takes a while to receive requested medical records, the disability examiner assigned to your case must wait until he receives them to approve or deny your application. In most cases, the application review process takes three or four months.

About the Author

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