

Have Social Security Disability Questions?

Many, many Americans (even the ones who qualify for benefits) are filled with questions about the process of applying for Social Security Disability. If you are not familiar with the ins and outs of the Social Security Disability process, applying for benefits can be a pretty frustrating experience. Sound familiar? Well, you are not the only one feeling frustration with the process. Read on for easy to understand answers to some of the social security questions we most commonly hear. Hopefully this will help you decide what your next step is going to be or at least where to look for help.

One question that is asked almost more than any other is "What is the difference between Social Security Disability and Supplemental Security Income?" This is a good question because there is a big difference in the two. Supplemental Security Income is commonly referred to as SSI, and Social Security Disability is referred to by the initials SSD. The common ground between the two is they are both for disabled citizens, but that is where the commonality ends.

SSI is for those people that are disabled and have never worked or have not worked enough to qualify for SSD. This would include children, stay at home parents or spouses, or younger individuals that worked but did not pay enough into Social Security in the last 5 to 10 years to be eligible for SSD before they became disabled. SSI also is income based, so if you are married and your spouse makes too much money for the Social Security guidelines you could be denied even if you are disabled.

For SSD, when you work and pay taxes you also pay Social Security. The Social Security Administration keeps records on each individual, recording how many years they worked, how much they earned, and how many Social Security "quarters" they have worked and paid. Once a person has qualified for SSD benefits, a Social Security record or statement will be provided to them annually. In this record, you will be able to see what kind of benefits you would be eligible for were you to become disabled and were granted SSD benefits. This statement also tells you your Date Last Insured often referred to as your DLI.

Q: "How can I get a copy of my statement?"

A: You can contact your local Social Security Administration office and ask for a copy of this statement. You can also call the 800 number for the Social Security Administration and ask them for the pertinent information which would be how many quarters you have, what your DLI is, etc. You can find your local office by calling 1 800 772 1213 or going online to the Social Security Administration website.

Q: "Why dont I qualify for SSD when I worked the majority of my life?"

A: This is a situation that is different for every person. Paying "quarters" into Social Security is similar in concept to paying for health insurance. Insurance benefits will end after a certain time has elapsed since you last paid. This is the same for Social Security. If you work for 25 years and you decide to take early retirement you are now not "paying" into Social Security. After this, you only have a certain amount of time before your Social Security Disability coverage will end. If you find yourself in this situation, you will probably want to think about applying for Supplemental Security Income benefits.

Q: "Its my money! I worked and I paid into the system, why cant I get my money back?"

A: This is a good argument but unfortunately this is not how Social Security works. You do have to be found medically disabled even for SSD benefits. Paying into the system simply qualifies you for Social Security Disability.

Q: "I am already getting Social Security Disability but its not enough, I need to get more money."

A: This is a situation that many people find themselves in, and it is a frustrating one. However, in the world of Social Security benefits, the idea of "getting more money" just does not exist. Social Security Disability is very "all or nothing"; you are either approved and receive your full benefits, or you are not approved and do not receive a thing. There is only so much "money" in your "account" to be withdrawn. It is similar to if you had a regular bank account that you withdrew monthly funds from, there is only so much money in that bank account and no more is being added because you are not working.

Q: "I was on SSD and then I went go jail, why am I not getting my benefits anymore?"

A: When you are in jail or prison, you are a ward of the state and the state is paying for your food, clothes, and necessities. During this time, your SSD benefits will automatically stop, and you will have to apply for benefits all over again when you are released. If you find yourself in this situation, it is a good idea to speak to a lawyer or an expert in SSD laws and policies.

Q: "How long does this process take?"

A: This is different with every case. Almost everyone is denied at least once if not twice. The entire process on average can take about 2 to 5 years. If you have been going through this process and now you are facing a hearing it is beneficial for you to at least speak with a representative that knows the law for Social Security benefits. Most Social Security professionals offer a free consultation, and will let you know up front whether or not they can take on your case.

Q: "My SSD application was approved, and I have been receiving benefits. Now they tell me they paid me too much and I have to pay them back." A: Unfortunately, this really does happen, and is called an "overpayment case." There are attorneys that handle this specific situation.

If any of the above things happen to you and you do not know what your next step should be, it is time to ask. Speak to a professional who deals with SSD, and keep in mind that if one lawyer rejects your SSD case, there are others who may be willing to take it on. Shop for lawyers accordingly... some only take SSD or SSI cases, while others take all social security related cases. If you are not sure who to contact first there is a referral system for attorneys that specifically handle Social Security claims. This agency is called the National Organization for Social Security Claimants Representatives, or NOSSCR. If you call them and let them know what type of social security situation it is, such as SSI benefits, an overpayment

case, a cessation (where they stopped your benefits) etc, they will give you the name and number of an attorney in your area to contact.

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