

Your Social Security Disability Account

Q: Should I make my claim for social security disability under my own account, or under the social security account of my spouse who recently passed away?

A: Of course, for most people applying for social security disability, your objective is to receive the highest payments you can. Sometimes the largest social security disability payment will come from the survivors benefits you receive from a deceased spouses account. In other situations, the greatest social security disability payment will come from applying under your own account. Either way, you have to choose which payment is highest, as you cannot have both.

The first step when deciding under whose account to request social security disability is to determine which will provide higher payment. It is best to check with the SSA to determine what those payments might be. Whether the payments are higher under your own social security disability account or your deceased spouses is determined by your current age, the severity of your disability, and your earnings record. If you do apply for survivors benefits, you will generally receive full benefits if you are at full retirement age or older at the date of application (or over 50 and disabled). If you are under full retirement age but 60 or older, you will receive anywhere from 71 to 99% of your deceased spouses social security disability benefits.

Q: I am receiving social security disability but I want to apply for SS retirement.

A: In most cases, a person currently receiving social security disability benefits will automatically receive retirement benefits when they reach full retirement age. Most people who get [social security disability](#) have to do little or nothing to bring about the transfer. Speak to the SSA or a social security disability lawyer for more information.

Q: I heard the everyone has their social security disability application denied by the SSA the first time they apply. Is that true?

A: You have probably heard comments and complaints from many social security disability applicants that their claims are constantly denied; but in reality, not all first applications are rejected. In truth, the SSA has no rule in place that directs them to deny all first claims. That said, it is true that many first applications are denied, and that approvals tend to result from the appeals process.

Of all social security disability claims, about 70% are denied the first time they apply. The biggest problem with this is that many who see their claims rejected do not know what to do improve their chances of being approved on the next application. Since most social security disability approvals happen through appeal, it is key to have knowledge of the ins and out of the appeals process. Speak to a social security disability professional or the SSA for details. More articles [Florida social security lawyers](#) - [Florida social security lawyer](#) -

About the Author

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