

## Medicare and Social Security Disability Benefits

Q: Are there any restrictions about attending classes after I have applied for social security disability benefits?

A: You are not prohibited from being a student when you have applied for social security disability benefits. If you have applied for benefits based on a mental impairment, however, be very careful about the details of your status as a student. Everyone knows that the stressors of going to work everyday can be quite different than those of the flexible academic environment, but the case representative reviewing your claim may assume your injury does not qualify as a disability. A disability examiner may assume that if your injury does not prevent you from attending classes, then you can surely be part of the workforce. For this reason, applicants are frequently advised to tread lightly when declaring that they are attending classes while awaiting approval for social security disability benefits.

Q: Can you receive Medicare once your application for social security disability insurance is approved?

A: Once you have reached two years past your date of entitlement for social security disability, you can qualify for Medicare. That entitlement date is the date of onset of your condition (determined by social security when your claim was approved) with the 5 month waiting period added on. You begin receiving social security disability benefits roughly on your entitlement date. Medicare benefits can be awarded two years after that. If you were awarded social security disability insurance benefits, you will receive Medicare. You will be eligible for Medicaid if you were awarded Supplemental Security Income (SSI) benefits. If you receive both SSI and SSDI, contact the representative assigned to your case to determine whether you will receive Medicare or Medicaid.

Q: How are social security disability benefits calculated?

A: Your payments are determined by how old you are, your earnings, your years of employment and the amount of social security contributions you have made through payroll taxes. The current maximum an individual can receive each month in social security disability benefits is just over \$2100. A family can receive as much as \$3800 in monthly payments.

## About the Author

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