

Q&A Applying for Social Security Disability Insurance (SSDI): What You Should Know

Filing for Social Security Disability Insurance (SSDI) benefits alone can be a long, complicated and stressful process, but it doesn't have to be. Allsup experts provide knowledge on your side, and here we offer some answers to common questions.

What is a Disability?

The Social Security Administration's (SSA) definition of disability is different than other programs you may come into contact with through your employer or private insurance.

The SSA defines you as disabled if you have a physical or mental impairment that prevents you from engaging in any substantial gainful work, and the condition is expected to last at least 12 months or result in death.

An Allsup specialist can help you understand if you meet the criteria that indicate you are likely eligible for Social Security Disability Insurance (SSDI) benefits. In general, a Social Security disability recipient typically has several years of work history and is between 21 and full retirement age (65-67). You also must have worked and paid into FICA taxes. Medical proof is required to show your inability to work.

Why Should You Apply for Social Security Disability Benefits?

Social Security Disability Insurance (SSDI) provides income until your condition improves, offers work incentives and employment support programs to help you return to work, and provides ongoing income if your condition doesn't improve.

It is rightfully yours. If you qualify, you are entitled to receive benefits based on payroll taxes you and/or your employer have paid.



The Benefits of Receiving SSDI

You should apply for SSDI as soon as you become disabled to receive and protect these potential benefits:



Regular Monthly Income

SSDI is a regular monthly payment and can provide annual cost-of-living increases. A portion of these disability benefits may be tax free.



Dependent Benefits

SSDI approval can result in benefits for children under 18, adding up to 50% more to an individual monthly payment.



Return-to-Work Incentives

Social Security will provide you with opportunities to return to work while still paying you disability benefits.



Medicare Benefits

24 months after your date of entitlement to SSDI benefits, you are eligible for Medicare coverage.



Long-Term Disability (LTD) Benefits

If you have private long-term disability insurance, it may require you to apply for SSDI. Doing so can protect LTD benefits.



Protected Retirement Benefits

Approval for SSDI triggers a Social Security earnings record freeze that can result in a higher retirement income.



COBRA Extension

The length of your COBRA benefits could be extended an additional 11 months.

What Medical Conditions Can Qualify You To Get SSDI Benefits?

Medical conditions can fall under these categories in the SSDI program:

- Musculoskeletal problems, such as back conditions and other diseases of the joints and bones
- Senses and speech issues, such as vision and hearing loss
- Respiratory illnesses, such as asthma, cystic fibrosis and chronic obstructive pulmonary disease (COPD)
- Cardiovascular conditions, such as chronic heart failure or coronary artery disease
- Digestive tract problems, such as liver disease and inflammatory bowel disease (IBD)
- Neurological disorders, such as multiple sclerosis, cerebral palsy, Parkinson's disease, and epilepsy
- Blood disorders, such as sickle cell disease or hemophilia
- Mental disorders, such as depression, anxiety, schizophrenia, autism, or intellectual disability
- Immune system disorders, such as HIV/AIDS, lupus, and rheumatoid arthritis
- Kidney disorders such as hypertensive nephropathy, diabetic nephropathy, nephrotic syndrome, and chronic obstructive uropathy

Common Medical Conditions

Here are some of the typical medical conditions that are eligible for disability on the SSA list of impairments:

- AIDS
- Arthritis
- Bipolar disorder
- Cancer
- Chronic pain
- Depression
- Diabetes
- Epilepsy
- Heart disease
- Multiple sclerosis (MS)
- Organ transplants
- Parkinson's disease
- Post-polio syndrome (PPS)
- Spinal disorders
- Stroke

What if My Medical Condition Is Not on the List?

Even if your condition is not on the SSA's Listing of Impairments, you can still qualify for SSDI. SSA will evaluate the severity of your condition by assessing the impact it has on your ability to perform work activities. If SSA finds that your condition prevents you from sustaining work as defined by their rules, you will qualify for SSDI.

Why Should I Get an SSDI Representative?

Without representation, it can take as long as 2-3 years and multiple appeals for you to receive approval. Allsup has a higher approval rate than the national SSA average. We provide an increased opportunity for you to receive your benefits much faster than without representation. Allsup provides you with a very important advantage in your claim process for a better chance for faster approval.

Will I Have Someone Dedicated to My Claim?

When you choose Allsup to represent you, you have a dedicated expert to walk you through the SSDI process. Your Allsup representative will file your claim with the SSA on your behalf, advocate with them for you, and update you on the status of your claim. You'll have an expert by your side from start to finish.

In addition, our expert knowledgeable staff will be coordinating your claim with Social Security and their offices, depending on which level you're at and what is needed during the disability determination process. You have an entire Allsup team behind you with over 39 years of experience, True Help® and successful results for more than 375,000 approved customers.

All Things Disability® Blog

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