



The Fiction & the Facts About Filing for Social Security Disability Benefits

There are many myths and misconceptions about filing a disability claim with the Social Security Administration (SSA). Here are some of them, along with their factual counterparts:

Myth #1: You can't apply for benefits until you've been disabled for a certain period of time. WRONG! This is perhaps the biggest misconception about applying for disability benefits. Although you must show that your medical condition is grave enough to prevent you from working for a year or longer, you can and SHOULD apply as soon as you can no longer work. The process generally takes several years to complete so you should not wait.

Myth #2: You can't apply for benefits if you're receiving sick leave from your job, worker's comp benefits or other work-related disability benefits. WRONG! You can apply for Social Security Disability benefits, even if you are getting other disability benefits.

Myth #3: You can't apply for benefits if you're working even a little bit. WRONG! You CAN apply if you're not able to do 'substantial gainful activity'. This means that you are unable to work and earn more than a specified amount of money per month. That amount changes every year.

Myth #4: Once I start receiving disability benefits, I will lose my benefits if I ever work again. WRONG! If you get SSDI (Social Security Disability) benefits, you can work for a trial period of nine months to assess your ability to return to the workforce, without losing or decreasing your benefits. If you're receiving SSI (Supplemental Security Income), you can work permanently within certain guidelines without losing or reducing your benefits.

Myth #5: If I'm a fairly young person and cannot get Social Security disability benefits. WRONG! While it is more difficult to qualify for disability when you are younger, it is not impossible. Special rules do apply for people over the age of 50, depending on their education level and past work experience. If you are younger, you will have to prove that you cannot do the work you have always done or any other simpler job.