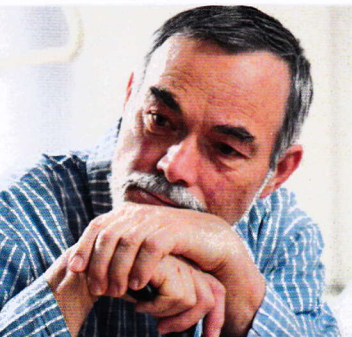
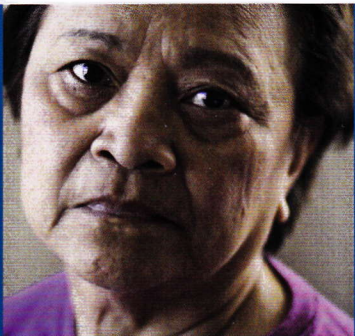




What You  
Need To  
Know To  
Qualify for  
Benefits



## Guide to Social Security Disability & SSI



1-800-832-3471



[www.ssrights.com](http://www.ssrights.com)

or email us at  
[central@ssrights.com](mailto:central@ssrights.com)

# Disability May Be More Common Than You Think

Fortunately, Social Security benefits are available to seriously disabled individuals who qualify and are able to meet the strict requirements to qualify for benefits.

**The Law Center for Social Security Rights** provides expert legal representation to disabled individuals who file for Social Security benefits or SSI.

At The Law Center for Social Security Rights, we know that filing for Social Security Disability or Supplemental Security Income benefits can be a long, frustrating and overwhelming process. With over 100 years of combined experience handling Social Security and SSI cases, we can assist you every step of the way.

There is no fee unless we win your case. We are sending you this guide, but if you would like to speak to a member of our experienced legal team personally, feel free to contact us at our toll-free number: **800-832-3471**.

This pamphlet can help you by providing answers to many of the most common questions we are asked regarding Social Security Disability and SSI.

Feel free to contact The Law Center for more detailed answers and for specific help with your particular claim.

- *Who is eligible?*
- *What is considered a disability?*
- *How do you apply?*
- *If approved, how long does it take to get a decision?*
- *How soon will benefits start?*
- *Are children eligible?*
- *What should you do if you're turned down?*



# Frequently Asked Questions and Answers about Social Security Disability & SSI

## **1. Question: What are the two disability programs available?**

**Answer:** Benefits may be payable under either or both the Social Security Disability Insurance program or the Supplemental Security Income (SSI) program. The medical requirements for disability payments are the same under both programs and the issue of disability is determined by the same process. While eligibility for Social Security Disability is based on prior work, SSI disability payments are made on the basis of financial need. There are other differences in the eligibility rules for the two programs.

Under the Social Security disability program there are three categories in which you may qualify:

1. a disabled worker under 65 who has been employed or self-employed long enough and recently enough under Social Security.
2. a person who has been disabled since childhood but before age 22 if one of the parents covered by Social Security retires, becomes disabled or dies.
3. a disabled widow or widower between the age of 50 and 60 if the deceased spouse was covered under Social Security at the time of death and disability arises within 7 years of the date of death, or, within 7 years of the youngest child turning 22 years of age.

Under the SSI program, the disabled individual is the only person eligible for benefits. There are no benefits payable to the children or the parents.

The rules are quite complex, and our attorneys or the Social Security Administration can review the facts in your case and advise if you may be eligible. A second opinion is always a good idea.

## **2. Question: Am I eligible for disability benefits?**

**Answer:** You may be eligible for disability benefits if you satisfy the requirements stated above and meet the definition of disability.

## **3. Question: What is the definition of disability?**

**Answer:** The law defines disability as the inability to do any substantial gainful activity due to a medically determinable physical or mental impairment which can be expected to result in death or has lasted or can be expected to last for at least 12 months.

## **4. Question: Are there other parts to this definition I have to meet?**

**Answer:** Yes. You must have a severe impairment which makes you:

1. unable to do your previous job or
2. any other substantial gainful work on a regular and continuing basis.

To determine if you can do any other work, the Social Security Administration will consider your age, education, and past work experience.

## 5. Question: How do I begin?

**Answer:** Call The Law Center for Social Security Rights for a free consultation at 1-800-832-3471 **BEFORE** you even apply. You may also contact Social Security directly either by phone, 1-800-772-1213, or by visiting the nearest Social Security office. You may also apply online. **In appropriate circumstances, we will file an application for you.**

## 6. Question: What is the Social Security Administration looking for?

**Answer:** The Social Security Administration will need to get copies of your medical records to make a decision about your claim. If you have or can readily get copies of your records, bring them with you when you file your application. Any records you do not have available will be requested directly from your doctors and other treating sources.

The Social Security Administration may also have you evaluated by one or more of their physicians, or a psychologist if appropriate.

You may also be called upon to discuss your formal education and work history for the last 15 years, including the duties and responsibilities of your previous jobs.

You may need to provide your birth certificate, proof of your military service, and possibly, proof of citizenship, if not naturally born in the U.S.A.

If you are filing for SSI, you will be asked about other information concerning your income and things you own, as well as your living arrangements.

You will be called upon to complete additional forms concerning your day to day activities, your daily functioning, pain level, etc. Your family members may also be requested to fill out forms concerning your activities.

## 7. Question: Do I need an Attorney?

**Answer:** Although it is not mandatory to have an attorney to apply for benefits, The

Law Center for Social Security Rights can offer assistance immediately, even before an application is filed. An attorney who is knowledgeable in Social Security disability rules and regulations can assist the Social Security Administration. The attorney will obtain the proper medical documentation to support your claim and assist you in completing all necessary forms. **In appropriate circumstances, we will file an application for you.**

## 8. Question: If I hire an attorney, how much does it cost?

**Answer:** Most attorneys that specialize in this field, including our Law Center, accept these claims on a contingency basis. This means that we only charge a fee if the claim is successful and benefits are paid. Fees are regulated by Social Security and prior approval is required before an attorney can collect a fee. It is always wise to talk about fees with the attorney during your first conversation if you decide you want the assistance of an experienced lawyer.

## 9. Question: How is the disability decision made?

**Answer:** Trained disability evaluation specialists will review your medical record and gather information on your education and past work history. They will often call you for a description of your daily activities and contact others who may know about your medical condition. A decision in writing will then be made.

## The Law Center for Social Security Rights

has the knowledge  
and experience  
to help you,  
**NOW.**



## 10. Question: What do I do if my claim is denied?

**Answer:** If your claim is denied or you disagree with any part of the decision made by the Social Security Administration, you may appeal that decision. There are various levels of appeal. You usually have 60 days from

the time you receive the decision to file an appeal to the next level. If you do not file a timely appeal, you may be waiving some of your rights. Eventually, you will have a hearing before an Administrative Law Judge where testimony is taken and the medical evidence is reviewed. Remember, you may retain an attorney at any level of the decision making process.

## PROTECTING THE SOCIAL SECURITY DISABILITY AND SSI RIGHTS OF THE SERIOUSLY DISABLED IS ALL WE DO

Naturally, there are other questions that will arise that cannot be covered in this Guide such as special rules for the blind or those who have low vision, how your benefits are affected if you work and earn money; whether members of your family can receive benefits if you receive disability benefits, etc.

- ✓ We know that it is an intimidating process faced by those seriously disabled.
- ✓ We also know that many people give up if they are turned down, assuming that the government is always right.
- ✓ We know how to navigate the system.
- ✓ We know how to be persistent and not give up just because the government says you are not disabled.
- ✓ We know that the more medical documentation you can produce the better.
- ✓ We know the type of evidence that is needed to put your case in the best light possible.
- ✓ We know these things because Social Security Disability and SSI are all we do. Call us at our toll free number for a free consultation. In appropriate circumstances, we will file an application for you.

**WE STRONGLY RECOMMEND  
YOU OBTAIN LEGAL CONSULTATION AS EARLY AS POSSIBLE.**

**CALL 1-800-832-3471**

Protecting the Social Security Disability and SSI Rights  
of the Seriously Disabled is **ALL WE DO!**