



Applying for Social Security Disability in the US

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Primary Care Perspectives

Are you considering applying for disability?

First of all, if you have already reached full retirement age, there are no government funded disability programs for which you are eligible. Full retirement is the age at which you first qualify for the full payment of Social Security benefits. In years past, this had been age 65 but has gradually been increasing based on the year of one's birth. For persons born in 1960 (or later) it now is age 67.

I learned much about the process many years ago when several polio survivors recognized that they could no longer continue their employment, and began the process of applying for disability. Now that many polio survivors are age 65 or over, questions about disability rarely come up. But recently I have had multiple inquiries from polio survivors who are in their early 60s and are finding that, for various reasons, it is becoming very difficult for them to continue working. Each of them had several questions about the process.

The first part of this article addresses a few things you need to know and consider before even deciding when and whether to apply. At the end are several articles that deal with the nitty gritty of the applying and information that you can share with the physician(s) that you will be asking to provide the needed medical documentation.

A Person Considering Applying For Disability:

- Needs to determine if they have the option of private disability insurance either through an employer
- Or, from a disability insurance policy that they have purchased for themselves.
 - In general, private disability insurances have a slightly less difficult application process than Social Security.
 - The amount that an individual with private disability insurance will receive is usually available through the employee's HR department or written into the policy documents.

There are two programs within Social Security that provide disability benefits. Both programs require that the applicant meet the qualifications to be declared disabled.

- Social Security Disability Insurance (SSDI) and
- Social Security Supplemental Income (SSI).

Which one of these programs a person qualifies for is based on how long and how recently the applicant has been working in a job that has paid into Social Security (those funds withheld from your paycheck that are frequently abbreviated as FICA).

To be eligible for SSDI a person, in their 60s:

- Needs to have paid into Social Security for 40 quarters (totaling 10 years of employment) and
- At least 20 of those countable credits must have accumulated in the last 10 years.
- Persons who have less credits generally will be eligible for SSI.
- The amount of the SSDI payments is based on how much money has been paid into Social Security on your behalf (based on your earnings);

Typically, SSI payments are much lower:

- (Often around \$600-\$700 per month).
- Income from SSI usually allows a person to be eligible for Medicaid and other programs for low-income persons.

To find out your status:

- Call your local Social Security office or go to www.ssa.gov
- They can tell you how many quarters (credits) you have and when payments have been made.
- They can also inform you of how much you would receive per month if you were approved for SSDI or SSI and for what non-disability Social Security benefits you may be eligible.

You must determine the waiting time required prior to being able to receive benefits. The applicant needs to find a way to fund their living expenses during the period when they will not be receiving a paycheck and still are not receiving a disability check.

- The waiting time varies, depending on the type of disability insurance for which one is eligible.

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- Premiums for disability insurance are lower the longer the waiting time is.
- Most plans have a waiting time of at least 3 months, and many including Social Security, require a person not work for at least 6 months before receiving any benefits.
- Some employers offer both short-term disability and long-term disability. In that case, a person may be able to receive short-term disability benefits until they have completed the waiting period before long-term disability commences.

How Will Your Health Care Costs Will Be Covered When You Are No Longer Employed ?

Persons who are approved for SSDI or SSI are eligible to receive Medicare Health Insurance, *but* only:

- Beginning 2 years after the date of onset of the disability (as determined by Social Security) or
- When the person reaches age 65
- Whichever comes first.

If health insurance is routinely provided by your employer, you may be able to purchase health insurance through COBRA for up to 18 months.

The application for disability insurance will require a lot of paperwork including medical records that need to document the medical reasons that the person is unable to work.

- Post-Polio Syndrome is recognized as a legitimate medical reason for going on disability
 - The specific reasons that a person no longer can perform the essential duties of their position *must* be spelled out. These include:
 - increased weakness that has led to decreased functional abilities,
 - fatigue requiring rest periods that are greater than your employer can accommodate
 - and/or pain that interferes with job performance.
 - Although not required, it can be useful if any recent job performance evaluations done by your employer indicate that you are not performing at an acceptable level.

Many polio survivors tend to downplay/minimize their limitations, but when they are filling out an application for disability this is *not* the time to do it! On the other hand, never report anything false, because that is fraud. I tell people not to lie or exaggerate but it is useful to describe their worst day(s).

If You Receive Disability Payments Through A Private Or Employer Sponsored Plan:

- They may require you to have periodic medical exams to determine whether or not your condition has improved to the point that you could return to work. Won't that be wonderful if PPS miraculously went away? It is prudent to comply with this request, even if it means that you and your physician have a casual follow-up visit.
- Most private and employer sponsored disability insurances will ask you to apply for Social Security Disability after they have covered a person for about two years. Do not panic.
 - If you are denied by Social Security Disability the private disability insurance is obligated to continue making the payments for the durations of the policy (usually until full retirement age).
 - The insurance company frequently will help their covered insured person apply for Social Security Disability and do most of the work for the insured.
 - The insured will still get the same total monthly benefit, but if they are approved for Social Security Disability the insurance company frequently now only pays the difference between the amount they had previously paid and what Social Security now will be paying.

Here are some resources to consult with more details:

- [**Social Security Disability \(SSDI\): Procedure for Applying**](#)
 - [**SSDI Application Letter**](#)
 - [**SSDI Denial Letter**](#)
 - [**SSDI Online Application Form**](#)
 - [**SSDI Template for Physicians**](#)
- [**Social Security Evaluation for Post-Polio Sequelae \(Current\)**](#)
- [**Social Security Evaluation for Post-Polio Sequelae \(Original 2003\)**](#)
- [**Social Security Ruling for Post-Polio Sequelae**](#)