

# **Social Security Disability Benefits: How to Get Quick Approval**

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## **Table of Contents**

- [1. Do You Qualify for Disability Benefits?](#)
- [2. What is the Requirement for Work Prior to the Disability?](#)
- [3. What is the Definition of "Disability" According to the SSA](#)
- [4. How Does the SSA Determines That You Are Disabled](#)
- [5. How Much Money Will You Get](#)
- [6. How Long Will Your Eligibility for Benefits Last](#)
- [7. What Can Cause Your Benefits To Stop](#)

## **1. Do You Qualify for Disability Benefits?**

Each month practically millions of Americans are getting thousands of dollars in disability benefits from the government. Why not you?

Once you read this book you'll know exactly whether you qualify for disability benefits and how to get a quick approval.

Once you get approved you'll start getting a check of up to \$2500 each and every month for the rest of your life.

The first thing you need to find out is whether you qualify for disability benefits. Fortunately there is an online service that offers a free, no obligation Social Security disability eligibility evaluation. I strongly encourage you to go to this site: [Free Disability Evaluation](http://www.liraz.com/disability) (www.liraz.com/disability) and see if you qualify for the benefits.

The best way to find out if you qualify is to use the free evaluation service above, since they base their evaluation on your specific personal situation. I'm going to specify below what is required by the social security administration for a person to qualify for the benefits. Now even if you read this and think that you might not be qualified I still think that you should take advantage of the free evaluation offer, as they are experts and can find a way that you can qualify even if you don't see it at first glance.

According to the SSA To qualify for Social Security disability benefits, you need first to have worked in jobs covered by Social Security. Then you need to have a medical condition that meets Social Security's definition of disability. In general, they pay monthly cash benefits to people who are unable to work for a year or more because of a disability.

Benefits usually continue until you are able to work again on a regular basis, what if you can't work indefinitely? in this case you will get monthly checks for the rest of your life. There are also a number of special rules, called "work incentives," that provide continued benefits and health care coverage to help you make the transition back to work.

If you are receiving Social Security disability benefits when you reach full retirement age, your disability benefits automatically convert to retirement benefits, but the amount remains the same.

[Go to Top](#)

## 2. What is the Requirement for Work Prior to the Disability?

In addition to meeting their definition of disability, you must have worked long enough--and recently enough--under Social Security to qualify for disability benefits.

Social Security work credits are based on your total yearly wages or self-employment income. You can earn up to four credits each year.

The amount needed for a credit changes from year to year. In the time that this guide is written, for example, you earn one credit for each \$1,160 of wages or self-employment income. When you've earned \$4,640, you've earned your four credits for the year.

The number of work credits you need to qualify for disability benefits depends on your age when you become disabled. Generally, you need 40 credits, 20 of which were earned in the last 10 years ending with the year you become disabled. However, younger workers may qualify with fewer credits.

**Side note:** Remember that whatever your age is, you must have earned the required number of work credits within a certain period ending with the time you become disabled. If you qualify now but you stop working under Social Security, you may not continue to meet the disability work requirement in the future.

[Go to Top](#)

### 3. What is the Definition of "Disability" According to the SSA

The definition of disability under Social Security is different than other programs. Social Security pays only for total disability. No benefits are payable for partial disability or for short-term disability.

"Disability" under Social Security is based on your inability to work. The Social Security Administration (SSA) consider you disabled under Social Security rules if:

- \* You cannot do work that you did before;
- \* They decide that you cannot adjust to other work because of your medical condition(s); and
- \* Your disability has lasted or is expected to last for at least one year.

Does the above definition of "Disability" by the SSA seem strict and tough to comply with? Well, think again. The fact is that millions of ordinary people all across the United States are receiving disability money each and every month. In West Virginia, a whopping 9% of the population collects disability checks. In Arkansas, 8.2% are on disability, and in Alabama and Kentucky, 8.1% collect disability. In Hale County Alabama 25% of the population receive disability checks, that's 1 in 4.

Now do you think that all these people fully comply word for word with the above "Disability" definition? Well, maybe they do or maybe they don't. The fact is that if a physician will determine that your backache disables you, this can lead to approving your application. That is why I strongly encourage you to go to this site: [Free Disability Evaluation](http://www.liraz.com/disability) (www.liraz.com/disability) and let the experts perform the evaluation. Do it even if you think that you may not qualify. You have nothing to lose and a lot to gain. Just do it!

[Go to Top](#)

## 4. How Does the SSA Determines That You Are Disabled

To decide whether you are disabled, the SSA uses a process involving four questions. They are:

1. are you working?

If you are working and your earnings average more than \$1,040 a month, you generally cannot be considered disabled (this number is applicable to the year in which this book has been written).

If you are not working, they will go to Step 2.

2. is your condition "sever"

Your condition must interfere with basic work-related activities for your claim to be considered. If it does not, they will find that you are not disabled.

If your condition does interfere with basic work-related activities, you go to Step 3.

3. is your condition found in the list of disabling conditions?

For each of the major body systems, the SSA maintains a list of medical conditions that are so severe they automatically mean that you are disabled. If your condition is not on the list, they have to decide if it is of equal severity to a medical condition that is on the list. If it is, they will find that you are disabled. If it is not, you then go to Step 4.

4. Can You Do the Work You Did Previously?

If your condition is severe but not at the same or equal level of severity as a medical condition on the list, then they must determine if it interferes with your ability to do the work you did previously. If it does not, your claim will be denied.

### Special Situations

Most people who receive disability benefits are workers who qualify on their own records and meet the work and disability requirements I have just described. However, I want to point out some situations you may not know about:

- \* If You Are Blind Or Have Low Vision,
- \* If You Are The Worker's Widow Or Widower,
- \* Benefits For A Disabled Child,
- \* Disability Benefits For Wounded Warriors

[Go to Top](#)

## 5. How Much Money Will You Get

If your application is approved, your first Social Security benefit will be paid for the sixth full month after the date that the SSA find that your disability began.

Social Security benefits are paid in the month following the month for which they're due. This means that the benefit due for December would be paid to you in January, and so on.

The amount of your monthly disability benefit is based on your lifetime average earnings covered by Social Security.

Most SSDI recipients receive between \$300 and \$2,200. The average SSDI payment at the time of writing this book is \$1,132. The maximum disability benefit at this time is \$2,533.

When you start receiving disability benefits, certain members of your family also may qualify for benefits on your record. Benefits may be paid to your: spouse, divorced spouse, children, disabled child, and/or adult child disabled before age 22.

If any of your qualified family members apply for benefits, the SSA will ask for their Social Security numbers and their birth certificates.

If your spouse is applying for benefits, the SSA also may ask for proof of marriage, and dates of prior marriages, if applicable.

Each family member may be eligible for a monthly benefit of up to 50 percent of your disability rate. However, there is a limit to the amount they pay your family.

The total depends on your benefit amount and the number of family members who also qualify on your record. The total varies, but generally the total amount you and your family can receive is about 150 to 180 percent of your disability benefit.

If the sum of the benefits payable on your account is greater than the family limit, the benefits to the family members will be reduced proportionately. Your benefit will not be affected.

[Go to Top](#)

## 6. How Long Will Your Eligibility for Benefits Last

In most cases, you will continue to receive benefits as long as you are disabled. However, there are certain circumstances that may change your continuing eligibility for disability benefits. For example, your health may improve to the point where you are no longer considered disabled; or you would like to go back to work rather than depend on your disability benefits.

The law requires that the SSA review your case from time to time to verify that you are still disabled. You will be noticed if it is time to review your case, and they also will keep you informed about your benefit status. You also should be aware that you are responsible for letting them know if your health improves or you go back to work.

In general, your benefits will continue as long as you are disabled. However, the law requires that the SSA review your case periodically to see if you are still disabled. How often they review your case depends on whether your condition is expected to improve.

If medical improvement is:

- \* "Expected," your case will normally be reviewed within six to 18 months after your benefits start.
- \* "Possible," your case will normally be reviewed no sooner than three years.
- \* "Not expected," your case will normally be reviewed no sooner than seven years.

[Go to Top](#)

## **7. What Can Cause Your Benefits To Stop?**

Two things can cause the SSA to decide that you are no longer disabled and to stop your benefits.

Your disability benefits will stop if you work at a level the SSA considers "substantial." In this time, average earnings of \$1,040 or more per month are usually considered substantial.

Your disability benefits also will stop if they decide that your medical condition has improved to the point that you are no longer disabled.

According to SSA regulations you are responsible for promptly reporting any improvement in your condition, if you return to work, and certain other events as long as you are receiving disability benefits.

What if you are Interested in going back to work? There are special rules that help you keep your cash benefits and Medicare while you test your ability to work. This is called "work incentives." Work incentives include, but are not limited to, continued monthly benefits and Medicare coverage while you attempt to work on a full-time basis.

[Go to Top](#)

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