

Top 10 Questions



1 Are there different types of benefits?

Yes - the main two types are:

- 1) Social Security Disability Insurance (SSDI) benefits may be an option if you have worked 5 out of the past 10 years.
- 2) Supplemental Security Income (SSI) benefits may be an option depending on your household size and income. For SSI, it doesn't matter whether or not you've ever worked.

2 Can I apply if I own a home or a car?

Yes and no. You can own a home and still apply for either type of benefit. For SSI you can own at least one car, but there is a limit to how many cars you can own.

3 Can I get partial disability?

No. You have to be totally disabled or expect to be totally disabled for at least one year.

4 How do I apply for disability benefits?

You can apply for SSDI at the Social Security Administration (SSA) website at www.ssa.gov.

You can also call **1-800-772-1213** or your local SSA office and ask for an appointment to file.

For SSI you can complete part of the application online, but you also need to complete a paper application through your local SSA office. I can help you with either application.

5 What happens after I file my application?

After you apply, the SSA will send your file to Nashville to the Disability Determination Section (DDS) who will order your medical records and have their doctors review them; send you forms to complete; and make a decision on your claim. It's not unusual to be denied at least two times.

6 Will the SSA send me to a doctor?

The SSA may send you to a doctor or psychologist for a very short and limited examination. SSA may order an x-ray; they will not order an MRI, EKG, etc.

7 Do I need to hire an attorney?

If you have problems filling out paperwork or meeting deadlines, you may want to hire an attorney to help you.

- If your Reconsideration appeal is denied, I **STRONGLY** encourage you to hire an attorney before you file the next appeal (the Request for a Hearing).

The best chance of winning your case is at the hearing level. If you lose at the hearing level it can be much harder to win your case in a later appeal. An attorney can improve your chances of winning.

- And here's the good news: You don't pay your attorney until and unless you receive your disability benefits.

8 How long does it take to get benefits?

It can take anywhere from three months to two years to work your way through the process.

9 How much will I receive in benefits?

It depends. For SSDI it depends on how much income you have paid FICA taxes on over the years.

For SSI it depends on how many people are in your household and the household's income and resources. Usually, if you are eligible for SNAP (Food Stamps) you are eligible to apply for SSI benefits.

10 If I am approved do I get insurance?

Yes. For SSDI, Medicare begins 24 months after you are due your first disability check. For SSI, Medicaid begins the month you are due your first disability check.

Working your way through the disability process can be daunting.

You don't have to go through this alone.

I can help & there are no fees upfront.



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CALL to set up a FREE consultation today

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Over 20 Years of Helping East Tennesseans