Eligibility Requirements

You have a right to SSDI benefits if you have a medical condition that keeps you from working and is expected to last for 12 months or more or will result in death. You must also have worked enough to qualify.

The government uses something called “quarters of coverage” (QCs) — also called “Social Security credits” — to figure out if you have paid enough Social Security taxes to qualify for SSDI benefits. You earn QCs based on how much money you earn while you are working. The amount of money you must earn to equal one QC changes each year. You can only earn up to 4 QCs in a year, no matter how much income you earn.

While this system may seem confusing, you can find more information on QCs and a list of what you need to have earned to get them here

In general, to qualify for SSDI you must have worked enough to equal 40 QCs in your lifetime, with 20 of those quarters being in the last 10 years.

How to apply?

You can call the Social Security Administration (SSA) at 1-800-772-1213 or apply at your local
SSA office.

You can find your local office online by visiting: https://secure.ssa.gov/ICON/main.jsp

Be prepared to provide:

- Your social security number.
- Your medical records.
- The names and addresses of where you receive treatment.

- Information about your family’s income and resources.

Proving Disability

To receive SSDI benefits based on disability, you must prove to SSA that you meet their definition of disabled.
Medical evidence is the most important evidence that you can use to show that you are disabled.

- Seek medical attention for your disabilities. A lack of treatment allows SSA to ignore your disabilities.
- Try and access all available medical services, including clinics and emergency rooms.
- When you can see a doctor, talk to them about all your medical problems. Be as detailed as possible when you tell them about your symptoms, your pain, and the limitations that your conditions cause.
- If you are taking medications, keep track of the dosage and the side effects of each medication.
- If you have a good relationship with your medical provider, ask them to provide detailed information to the SSA. It is not helpful for your doctor to tell the SSA that you “cannot work.” It is more helpful for them to include detailed information. For example, how have your conditions affected your ability to carry weight? Are you unable to stand, sit, or walk past a certain amount of time? Do you have to take a number of breaks when doing physical activities? Do you have to elevate your legs?
- If your conditions are psychological, your treating doctor should provide information about your ability to focus and concentrate. Also, they should address whether you will have trouble working with coworkers or supervisors, following simple or detailed instructions, or dealing with changes in your work routine.

- Evidence from treating providers can be in the form of progress notes, evaluations, physical therapy notes, lab results, and exam results.

  Other records that can help to prove you are disabled include: vocational evaluations, school records, VA personnel records, case management notes,

and letters or written attestations from third parties such as family members, friends, former employers, and teachers who are familiar with your medical conditions.

Appeals Process

- To appeal, you must file a “Request for Reconsideration” with SSA. You can file by calling SSA or visiting your local SSA office.
- The application will be reviewed again, and you can submit new evidence. You have 60 days from the date on the denial notice to ask for reconsideration.
- If SSI is denied again after reconsideration, the next step is to ask for a hearing with an Administrative Law Judge. You have 60 days from the date of the notice denying reconsideration, to ask for a hearing.

- If the Administrative Law Judge denies your appeal, you have 60 days to appeal to the Appeals Council.
- Finally, if you are unsuccessful at the Appeals Council level, you have another 60 days to appeal to Federal Court.

Things to Consider

- The amount of monthly SSDI benefits you will get is based on how much you paid in Social Security taxes while you were able to work.
- Benefits can also be paid to your spouse, ex-spouse, children under 18 years old, and adult children who become disabled before the age of 22.
- Your entitlement to benefits starts 6 months after the month that the Social Security Administration (SSA) says you became disabled. For example, if SSA says you became disabled in June of 2024, you would be entitled to benefits starting in December 2024.
- You can receive up to 1 year of “retroactive benefits” prior to your application date, so make sure you tell SSA the earliest date you believe you became

disabled. Retroactive benefits are benefits you receive for the time period before you start receiving regular benefits.

- You become eligible for Medicare 2 years after the date your SSDI entitlement begins. For example, if SSA says you became disabled in June of 2024, you would be entitled to SSDI benefits starting in December 2024, and Medicare would start in December 2026.
- SSDI converts to Social Security Retirement benefits when you reach full retirement age. This is done automatically. The total amount of your monthly benefit will remain the same.
- You should always apply for both SSI and SSDI if you think you qualify as disabled and let SSA figure out if you are eligible for one or both benefits.