

Arc Guide to Social Security Disability Income (SSDI)

SSDI is a Social Security Administration (SSA) program. It pays benefits to people who used to work, but no longer can because of a physical or mental impairment. SSDI provides benefit payments to individuals and [certain family members](#).

Eligibility

People who meet the following requirements:

- Are younger than full retirement age.
- Are unable to work because of a medical condition expected to last at least one year, or result in death. This does not include partial or short-term disability
- Earned enough [work credits](#), based on total yearly wages or self-employment income. You can earn up to four credits each year.
- Have earnings below the Substantial Gainful Activity (SGA). SGA is the amount of monthly earned income that shows a person is doing significant work.
 - In 2020, if you work and your earnings average more than \$1,260 a month (\$2,110 if you are blind), you generally will not be considered disabled.

Medical Definition of Disability

- SSA focuses on inability to engage in any Substantial Gainful Activity. The SSA Blue Book lists [qualifying impairments](#).
- You must be able to show medical reports that confirm you have a disability. If no reports are available, Social Security will send you to a doctor to confirm your disability.
- Your disability must have lasted or be expected to last at least a year
- If you are blind, there are special rules SSA uses to consider you blind. [Learn more about those rules](#).

How to Apply

Take the following steps and fill out all documents to help your chances of approval.

1. Get the [Disability Starter Kit](#), which includes the application and more information.
2. Call SSA at 1-800-772-1213 to request an interview. This will be over the phone or at your local Social Security office. The Arc Minnesota recommends an in-person meeting, if possible.
3. Fill out the [Adult Disability Report](#) and [Adult Function Report](#) and bring it to your interview.

After applying, SSA will review your information and make a determination. If they have more questions, they will contact you.

Decision

The determination process can generally take up to 5 months. After SSA has made a decision, they will mail an approval or denial letter and the reason why. There is a five-month waiting period for SSDI. This allows the SSA to confirm that a worker's disability is long term. The applicant is not entitled to benefits during that time.

Appeals

If denied SSDI, you can appeal. Levels to appeals:

1. **Reconsideration**

You have 60 days to return reconsideration documents after receiving a denial notice. You can provide more medical documentation and further explain your situation.

2. **Hearing**

If you disagree with the reconsideration decision, you may ask for a hearing. The hearing is with a law judge who had no part in the original decision or the reconsideration of your case.

3. **Appeals Council**

If you disagree with the hearing decision, you may ask for a review by Social Security's Appeals Council. If reviewed, it will either decide your case, or return it to a law judge for further review.

4. **Federal Court**

The Appeal Council will send you a letter with their decision. If you disagree with their decision, you may file a lawsuit. The letter will explain how to do it.

Check out the [SSA disability appeals website](#) to learn more about the appeals process.

SSDI and Work

Trial Work Period (TWP)

SSA provides a [TWP](#) for people receiving benefits. This is an incentive to return to work, or start to work. During a TWP, you can work and get SSDI benefits at the same time, no matter how much you earn.

In 2020, TWP tracks income earned above \$910 per month for 9 months. These months are not necessarily consecutive. This could be over a 5-year period.

A three-year [Extended Period of Eligibility \(EPE\)](#) follows. This allows you to work and still get benefits for every month that earnings are below the SGA level. At the end of your EPE, you will keep getting benefits as long as your

countable earnings are below the SGA level. Once your earnings go over the SGA level, your SSDI benefits will stop.

Plan to Achieve Self Support (PASS)

A [PASS plan](#) is an SSA work program. It lets a person who get Supplement Social Security Income (SSI) or SSDI save work earnings for training or other expenses to reach a work goal. Resources set aside will not count as assets.

For people on SSDI, PASS does more than just protect your benefit. It also provides "income replacement" so you don't have to work for extra money. Putting your SSDI benefit into a PASS plan could allow you to also get SSI. This depends on the amount of SSDI used for the PASS plan expenses.

For more information or to apply contact your local SSA office or get the [PASS form](#) online. You can also get help from a Social Security [PASS Cadre](#) or a vocational counselor.

Ticket to Work (TTW)

Social Security's [TTW](#) helps adults, ages 18 to 64, who receive SSDI or SSI and want to work. TTW is free and voluntary. It helps people with disabilities by connecting them with services and support they need to succeed in the workforce. Find providers at choosework.ssa.gov/findhelp.

Services offered may include:

- job coaching
- job counseling
- training
- benefits counseling
- job placement

Family Member Benefits

- If you are an adult with a disability that began before age 22, you may qualify for [Disabled Adult Child](#) (DAC) benefits.
- Children under 19 may qualify for benefits if one of your parents gets SSDI or [Social Security retirement benefits](#), or if a parent died. You do not need to have a disability.
- If your spouse or ex-spouse qualifies for SSDI or Social Security retirement benefits, or qualified before dying, you may be able to get spouse's benefits or Disabled Widow(er) benefits.

After getting benefits for 2 years, you and eligible family members, automatically get [Medicare](#) health coverage.

Resources

[Arc Guide to SSI](#)

[Social Security Administration](#)

[Social Security Office Locator](#)

[Disability Benefits 101](#): tools and information on employment, health coverage, and benefits

Social Security Advocacy and [SOAR](#): free assistance in applying for SSI or for appeals.

[Social Security Advocacy Directory](#): The Minnesota Department of Human Services contracts with agencies throughout the state to assist individuals with applying for federal disability benefits

[SSDI Family Benefits](#)

For more information or advocacy services, contact The Arc Minnesota at 833.450.1494 or visit www.arcminnesota.org. (Please note: *This document is not legal advice. No information should replace the advice of an attorney.*)

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