

Advocate Training:



SSDI Applications

Foreword

This manual is brought to you by the Enable Project, a coalition that brings together non-profit and social justice organizations and their staff to create channels for integration of people with disabilities within their organizations and movements. This manual is designed to guide non-legal advocates in helping people with disabilities apply for Social Security Disability Insurance benefits.

Acknowledgments

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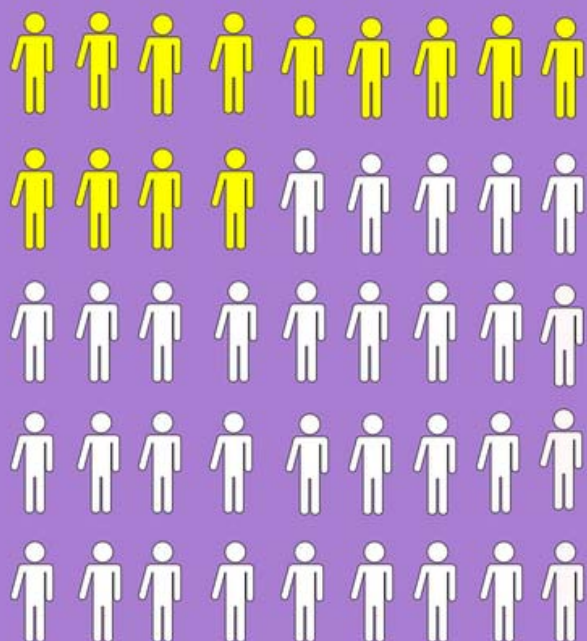
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Disclaimer

Any reference to a specific organization in this manual is not an endorsement of that organization's activities or opinions. Language in this manual is designed to be clear and inclusive as well as to reflect the law accurately. Words may be included to describe legal terms which are not inclusive. The use of these words in this manual is for educational purposes and is not an endorsement.

This manual is meant to provide general guidance. It is not intended to be legal advice and should not take the place of legal advice. When in doubt about how to proceed, seek legal counsel.



Miami

Miami is home to 453,579 people. 29.4% of the city's population has a disability. Roughly 13 people out of every 45 people in Miami has a disability.



20.66 million people live in the state of Florida. 16.5% of those people have a disability.

Florida

In Miami-Dade County, people with disabilities make up 25.7% of the population.



1 in 6 eligible voters has a disability. Only 45.7% of those voters turned out in the 2016 Presidential Election. 19 million did not vote in the 2016 election.

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Disability Etiquette

Disability History and Update

During the 1700s and 1800s, people with disabilities had no rights. They were treated like a burden and often sent to live in asylums or jails where they received very poor treatment.

The separation of people with disabilities from those without disabilities continued into the mid-1900s. It was not until 1975 that Congress passed laws to include people with disabilities in the community. One of these laws gave children with disabilities the right to be educated in public schools alongside children without disabilities.ⁱ In 1990, that law was updated, and it is now known as the **Individuals with Disabilities Education Act (IDEA)**.ⁱⁱ

The Disability Rights Movement has fought to improve accessibility and inclusivity for people with disabilities. One of the movement's greatest successes is the Americans with Disabilities Act or the ADA. The ADA was passed in 1990 and established civil rights and protections for people with disabilities. Now people with disabilities can get accommodations to help them have a full and equal opportunity to participate in society and businesses cannot exclude them just because of a disability.ⁱⁱⁱ

Nonetheless, people with disabilities continue to face attitudinal and social barriers that stand in the way of full integration. As a society we have come a long way, but we are not finished yet. Even today, people with disabilities face alarming rates of abuse and discrimination.^{iv}

Here are just a few of the ways that people with disabilities are still discriminated against today:

- Pay-rates below minimum-wage^v
- Electric shock devices to control behavior^{vi}
- Surgeries to manipulate puberty and development^{vii}
- Termination of parental rights^{viii}

This is a brief introduction to the history of disability rights. For more information, see this [web series](#) on the subject.

The Americans with Disabilities Act (ADA)

Understanding the ADA is an important part of being a good advocate for persons with disabilities. For a more in-depth explanation of the ADA, see [ADA National Network's ADA Q&A page](#).

The ADA is a law which protects the rights of people with disabilities and prohibits discrimination based on disability. The ADA defines disability differently than other laws or the way the average person on the street might define it. To be considered a person with a disability under the ADA, a person must have “a physical or mental impairment that substantially limits one or more major life activities..., a record of such impairment, or being regarded as having such an impairment.”^{ix} The ADA addresses employment discrimination, access to state and local government programs, and access to public places.^x

Employment

The ADA protects people with disabilities from discrimination in the workplace. This prevents employers from refusing to hire people because of their disability or fire them if they need an accommodation. An employer also cannot ask a candidate if they have a disability or about that disability during a job interview.^{xi}

The person with a disability must still be **otherwise qualified** to get the job. This means that the person can still perform the job's **essential functions**. However, the person may need a **reasonable accommodation**—a change to the usual way a job is done to allow the person with a disability to do the work.^{xii}

If you have a question about reasonable accommodations, visit the [Job Accommodation Network](#).

Some examples of reasonable accommodations are:

- Providing a sign language interpreter for a Deaf person
- Allowing a person to work sitting down rather than standing

State and Local Government

State and local governments cannot discriminate against people with disabilities. This includes access to public transportation, government owned buildings, and programs like Food Stamps. Programs run by the government or programs receiving money from the government cannot have eligibility criteria that exclude people with disabilities. Also, the buildings or locations that house these programs must be accessible. This means that, at a minimum, there must be a way for the person to get into the place, such as a wheelchair ramp and wide doorways.^{xiii}

Compliance with the ADA ensures baseline access, but not full inclusivity. Advocates should focus on accessibility and universal design.

Access to Public Accommodations

A **public accommodation** is a privately-owned entity that is open to the public, such as a restaurant, a store, or a doctor's office. Places of public accommodation must follow the ADA's accessibility rules. Places like private membership clubs and religious organizations are not required to follow these rules, although we should encourage them to be inclusive.^{xiv}

Public accommodations do not have to completely change the way they do business or pay a lot of money to become ADA compliant, but they do have to make some adjustments. For example, most restaurants do not carry Braille menus. A reasonable accommodation in this case is to have a waiter read the menu to customers with visual impairments.^{xv}



Disability Language

As more people with disabilities integrate into the community, introductory language changes to reflect how they want to be addressed. This manual uses People First Language which places the person before the disability. **People First Language** focuses on the person, not the disability. Many people believe that People First Language is one way to show that you accept and respect the person. It can also help change the way society talks about people with disabilities by focusing on what they can do.^{xvi}

The chart below shows the differences between language that puts disability first and language that puts the person first.^{xvii}

Don't Say	Do Say
Differently abled, challenged	Disability
The disabled, handicapped	People with disabilities
Retarded	Intellectual/developmental disability
She is schizophrenic/crazy	She has a diagnosis of schizophrenia OR She has a psychiatric disability
Handicapped or disabled parking/bathroom	Accessible parking/bathroom
He is crippled	He has a mobility disability
She is wheelchair-bound or confined to a wheelchair	She is a wheelchair-user OR She uses a wheelchair
Hearing impaired	Deaf or hard-of-hearing
He's mute	He is unable to speak/ is non-verbal
Normal person	Person without a disability
Dwarf/midget	Little person
Paraplegic	Has paraplegia/ a mobility disability

Nonetheless, you should remember that people with disabilities are a diverse group. We cannot refer to them as one entity or presume to know what each person prefers. Therefore, an individual's preference may be different from the language you see here.^{xviii} Many people in the Deaf and Blind communities, as well as parts of the Autistic community, prefer being called Deaf, Blind, or Autistic. It may be offensive to call them a person who is deaf, a person with a vision impairment, or a person with autism.^{xix} In addition, some disability rights activists refer to themselves as "disabled people." This reflects their belief that they are disabled by societal barriers and their determination to focus on the removal of those barriers.^{xx}

When we regard people as unique individuals with different personalities, life experience, and preferences, we are more likely to treat them with respect. A good rule of thumb is to let the person be your guide and use the language each individual prefers.

You should **not** use some words, even when you see them in official documents. The most extreme example of this is the r-word (retard).^{xxi} You may see government or legal documents with the r-word or with descriptions of "handicapped" or "disabled" people, which may be inappropriate. As an advocate, you should try to use appropriate language even when the law does not.

When advocates need to use potentially offensive legal language, they should explain that the law uses the language even though it is now considered inappropriate.

The r-word is an offensive slur. Commit to ending the use of the r-word by taking the [Spread the Word to End the Word Pledge](#).

Ask Before Giving Help

Always ask before giving help. Sometimes people with disabilities may need help, but other times they may not need or want it. You also may not know what the person needs or how to help him or her.^{xxii} Thinking you know more about a person's needs based on false assumptions is a form of **ableism**.

People with disabilities may not tell you about their disability or their accessibility needs when you first meet them; you can and should ask if they have any accessibility needs. This shows that you are open and accommodating.

Asking about a person's disability can feel uncomfortable. Below are some general guidelines for asking about accessibility needs.^{xxiii}

Don't Ask	Do Ask
What happened to you?	Do you have any accommodation/accessibility needs?
Personal questions (How do you use the bathroom?)	Is there anything we need to know to better serve you?
Let me get that for you.	Can I help you? How would you like me to help you?

Ask general questions about service and access. Do not ask specifics about the person's disability or how the disability happened. This information is personal and not necessary for you to do your job. Ask everyone, and don't make assumptions about who needs what. You cannot always see a person's disability.^{xxiv}

Service Animal Etiquette

Under the Americans with Disabilities Act (ADA), people with disabilities may have a trained service dog (or miniature horse) with them at all times, including in all public accommodations and government buildings. Service animals can only be excluded from places when there is a legitimate safety concern (an operating room may need a sterile environment), it is not housebroken, or it is misbehaving. Misbehaving does not necessarily mean making noise. A service dog, for example, may be trained to bark to alert a person of an oncoming seizure.^{xxv}

A public accommodation can only ask two questions about a service animal:

- Is this animal required because of a disability?
- What work or task has this animal been trained to perform?^{xxvi}

Respect the person's service animal just as you would the person's personal space. Do not distract the animal while it is working by petting it or calling its attention to you, and do not touch the animal without asking its handler for permission.



Other Tips^{xxvii}

- Treat adults like adults.
- Call people by their names.
- Offer to shake hands.
- Make eye contact.
- Talk to the person, not his or her interpreter or companion.
 - Do not say, “Ask her what she saw” to an interpreter. Say, “What did you see?”
- If a person uses sign language and is still signing, that means that he or she is still speaking. Do not talk over that person’s signing. This may mean that you need to look up periodically from your notes so that you do not accidentally talk over the person.
- Ask if you can help and how.
 - And accept “no” as an answer.
- When working with wheelchair users, sit at their level so they can comfortably maintain eye contact. If that is not possible, stand at a slight distance, so they can make eye contact without straining their neck.
- Have a clipboard handy if you expect the person to fill out forms or provide signatures.
- Don’t ask private questions you would not ask anyone else.
- Don’t pretend to understand someone if you don’t. Ask for clarification.

When communicating with a Deaf person using an interpreter, the Deaf person may be looking at the interpreter and not you. You should still be addressing and looking at the person you are speaking to.

When using a sign language interpreter, make sure that you’re using the right kind of sign language. There are thousands of different sign languages.

- Don’t make assumptions about what a person can or cannot do.
- Don’t lean on a person’s wheelchair.
- Don’t touch a person or his or her mobility devices/supports without permission—including to push someone in a wheelchair.
- Don’t pat someone on the head.
- Don’t make corny jokes or nicknames.

Understanding SSA Benefits

Types of Benefits

- **Social Security Retirement Benefits:** People who are at least 62 years of age and have worked and paid taxes into Social Security receive benefits based on the amount of time worked.^{xxviii}
- **Title XVI or Social Security Income (SSI):** SSI pays benefits to older people, people who are blind, and people with disabilities based on financial need. This is an income-based/welfare program.^{xxix}
- **Title II Disability or Social Security Disability Insurance (SSDI):** SSDI pays benefits to disabled workers.* The SSA will look at whether the applicant has worked. In order to receive these benefits, the applicant must be “insured.” This means that he or she worked long enough and paid Social Security taxes. SSDI benefits can only start 5 months after the onset of the disability.^{xxx} This is not an income-based/welfare program.
- **Survivor Benefits:** The spouse of a worker who has died may receive benefits drawn from the earnings record of their deceased spouse.
 - A widow or widower may receive survivor’s benefits if:
 - He or she is over 60 years old,
 - He or she is over 50 years old and has a disability, or
 - At any age if he or she is raising the young child of the deceased disabled worker.^{*xxxi}

Important

This manual specifically deals only with applications for adults applying for SSDI benefits. For more information about SSI applications, visit the [SSA website](#).

*This is the language the SSA uses. This is an example of when the law uses outdated language. The advocate should avoid using this phrasing.

- **Veteran's Benefits:** SSA will add qualifying military service to lifetime income, which often raises the retirement benefits for veterans.^{xxxii}
- **Children's Benefits:** Children may also receive benefits through a parent who receives SSDI, retirement benefits, or who has died after working enough to receive SSA benefits. To qualify the child must be:
 - Younger than 18 years old
 - 18-19 years old and still in high school, or
 - 18 or older with a disability that began before age 22.^{xxxiii}

Qualifying for Disability Benefits

- **Adults** — People over 18 years of age may qualify for disability benefits under either SSI and/or SSDI. This is called concurrent eligibility.^{xxxiv}
- **Children with Disabilities** — Children under 18 with disabilities can receive benefits through the SSI program. Information about SSI applications for children with benefits is [available here](#).^{xxxv}

Reminder: This manual only provides information to help adults apply for SSDI benefits. If you are working with a person under 18 years of age or someone filing for SSI benefits, you **SHOULD NOT** follow the application instructions in this manual.

Comparing SSI and SSDI Disability Programs^{xxxvi}

	SSDI	SSI
Source of Payments	Disability trust fund that workers have paid into	General tax revenues
Minimum Initial Qualification Requirements	<p>Must meet SSA's disability criteria.</p> <p>Must be "insured" by money paid into the trust fund by applicant's, parents', or spouse's income tax</p>	<p>Must meet SSA's disability criteria.</p> <p>Must have limited income and resources</p>
Health Insurance Coverage Provided	Medicare	Medicaid
How Monthly Payment Is Calculated	<p>The SSDI monthly payment is based on the worker's lifetime average earnings. The amount may be reduced based on Workers' Compensation payments and/or public disability benefits.</p> <p>Other income or resources do not affect your payment amount.</p>	<p>SSA starts with the payment amount of the Federal Benefit Rate. Then SSA subtracts your countable income and adds the supplemental payment from your state, if your state provides one.</p>
Is State Supplemental Payment Provided?	No	Some states pay an extra amount to people who receive SSI. This is called a supplemental payment.

Qualifying for SSDI

- **Adults Under Their Own SSN** — Adults who have worked enough hours and have a disability as defined by the Social Security Administration. For more information on how SSA determines if a person is eligible for SSDI, see the [Determining Eligibility for SSDI](#) section of this manual.^{xxxvii}
- **Disabled Adult Child (DAC)** — In this case, child means the legal daughter or son of someone who has worked enough to qualify for SSDI. If the adult child had a disability before he or she turned 22 and has never worked or is working very little, he may receive SSDI benefits through a parent's Social Security benefits. To be eligible to receive benefits as a Disabled Adult Child, the person must be unmarried, 18 or older, and have a disability that started before age 22. These benefits come from the parent's earnings record. This means that the parent must have worked enough to qualify for SSDI. Adults receiving benefits through their parent's earning record as a Disabled Adult Child must remain unmarried to continue receiving benefits.^{xxxviii}
- **Children Without Disabilities** — Children without disabilities may also receive benefits through a parent's SSDI if they are younger than 18 or are 18-19 years old and still in high school. The parent must be eligible for SSDI in order for the child to receive benefits from the parent's earning record. Children receiving benefits from their parents' earning record must not be married.^{xxxix}

The focus of this manual is only on adults applying for SSDI. For more information on applying for different benefits, or for applying as child, [see the SSA website](#).

Applying for SSI or SSDI

Applicant Type	SSDI	SSI
Adult with Disability	Yes, if you have a work history OR Yes, if your disability started before age 22 and your parent paid taxes into the SSA system	Yes, if you are low-income
Adult without Disability	No	Yes, if you are low-income
Child with Disability	Yes, if you can draw from your parent's earning record	Yes
Child without Disability	Yes, with a parent who qualifies or has died if you are 18 or younger or a high school student under 19	Yes, with a parent who qualifies or has died if you are 18 or younger or a high school student under 19



Determining Eligibility for SSDI

SSA's Definition of Disability

For the SSA to recognize a disability, the applicant must not be able to participate in any substantial gainful activity. This must be because a **medically-determinable** physical or mental impairment that:

- Is expected to result in death; or
- Has lasted or is expected to last for a continuous period of at least 12 months.^{xi}

Note: The SSA does not recognize temporary disabilities. The duration requirements [listed here](#) must be met.

Note: This definition only applies to adults.

There is a different **definition of disability for children under 18 years**.

Substantial Gainful Activity

Substantial Gainful Activity describes a certain level of work. It includes both how much activity the work involves and how much money it earns.

“Substantial” means the work involves a lot of physical or mental activities, or both. Part-time or full-time work can be considered substantial work activity.^{xii}

Gainful work activity is:

- Work that you get paid for;
- Work that is the kind of work people usually get paid for; or
- Work that you were supposed to be paid for, whether or not you were paid.^{xiii}

To decide whether your work is substantial gainful activity, the SSA uses **earnings guidelines**. This means that the SSA will compare the money you make (or could have made) with a set amount that the SSA considers substantial gainful activity. This number depends on the type of disability. If the person with a disability is blind, then the amount is higher than it is for people with disabilities who are not blind. The number is changed each year. For the current number, see the **[SSA website here](#)**.^{xliii}

If you are self-employed, the SSA will use different methods to determine substantial gainful activity based on whether or not you are blind.^{xliv}

If you are not blind and you are self-employed, the SSA uses two different tests based on how long you have been receiving benefits.

- If you are applying for the first time or have received benefits for less than 24 months, SSA uses the **Three Tests method**. Your work activity is substantial gainful employment if:
 - You render significant services to employers and had average monthly earnings over the specified amount;
 - Your work is comparable to the work done by people without disabilities in the same kind of job; or
 - Your work is worth more than the specified amount for substantial gainful activity, even if that is not what you are paid.^{xlv}
- If you have been receiving SSDI benefits for at least 24 months, SSA uses the **Countable Income Test**:
 - The SSA will compare your countable earnings to the specified amount in the earnings guidelines. If you make more than that amount, then your work is substantial gainful employment. However, if you show that you are not rendering significant service to an employer, then it may not be considered substantial gainful employment.^{xlvi}

If you are self-employed and you are blind, the SSA will look at whether you rendered significant services to your business **and** whether you received a substantial income. To do this, the SSA will look at countable earnings. If you are 55 or older, the SSA will also look at what level of skill is needed for you to do your work.^{xlvii}

Work Credits

In order to be eligible for SSDI, the applicant needs to have worked for 5 out of the previous 10 years. To figure this out, the SSA will give **work credits** based on the income the applicant earned while working. A work credit is equal to \$1,320[†] and an applicant can only receive 4 work credits per year. Generally, if the person is older than 31 and has earned 20 work credits in the last 10 years, then he or she may be eligible for SSDI. The age at which the person's disability developed may change this formula; consult the [SSA website for more information](#). This means that a person does not have to work for 5 consecutive years to qualify for SSDI.^{xlviii}

Five Step Sequential Evaluation Process

In order to decide if an applicant qualifies for SSDI benefits, the SSA will go through a five-step process.^{xlix}

Step 1: Is the person working at or above the level for substantial gainful activity?

Remember in the section **above** that substantial gainful activity means the level at which a person works and earns money. The number is set at a specific amount each year. If the person makes above that amount, the SSA will not consider him or her. If someone makes less than that, then the SSA will go to the next step.ⁱ

If the person is paying expenses related to their disability in order to allow them to work, these may qualify as **Impairment-Related Work Expenses**. These are deducted when:

- The item/service(s) are needed to allow the person to work;
- The item/service(s) are needed because of a physical or mental impairment;
- The applicant pays for the item/service(s) and is not reimbursed by another source; and
- The cost is “reasonable” —the applicant is paying the standard price for the item/service(s).ⁱⁱ

[†] This number changes annually. Be sure you are checking the SSA page for updates.

Step 2: Does the applicant have a severe mental or physical condition?

At this step, the SSA will look at whether the person has a **medically-determinable disability**. This means that a person's medical records show the presence of a disability. The SSA will also look at whether the disability interferes with the person's work and at whether the disability is going to last long enough to qualify as a disability. Remember the **definition under**

SSA requires that the disability last (or be expected to last) at least twelve months or end in death.

Your medical records must support that you have a disability, but your doctor does not decide if you will receive SSDI. Even if your doctor says you have a disability, you still may not be eligible.

If the disability is not severe enough to interfere with work, or if does not last long enough, the application can be denied at this step. If the disability is severe and meets the time requirements, then the SSA moves on to the next step.^{lii}

Step 3: Does the applicant's medical condition meet or equal a condition listed by the SSA?

The SSA has a list of medical criteria so severe that a person with such conditions is automatically considered to have a disability. If the person has the same or equal condition, then the person is eligible for SSDI. If not, the SSA moves on to step 4. The SSA can only approve the application now. It cannot be denied at this step.^{liii}

Step 4: Can the applicant do the same Past Relevant Work?

Now, the SSA will compare the work that the applicant used to do (**Past Relevant Work**^{liv}) with their current ability to work full time (**Residual Functional Capacity**). When looking at Past Relevant Work, the SSA examines how applicants actually performed their work. The SSA will also look at the way the work is done on the national level. If the applicant is able to do the work either the way he or she used to or how it is generally done, then he or she is able to perform Past Relevant Work.

If an applicant can do any Past Relevant Work, then he or she does not have a disability under the SSA. Even when Residual Functional Capacity shows that a person is unable to do the work in the same way or now has limitations or restrictions, then he or she will not be found to have a disability.^{lv} If the SSA finds that an applicant cannot do Past Relevant Work, then it will move on to step 5.

Past Relevant Work must have been:

- Substantial Gainful Activity;
- Performed in the relevant time period; and
- Performed long enough for the person to become skilled.

Step 5: Can the applicant adjust to do other work?

Residual Functional Capacity:

This test looks at different tasks a person might do in his or her job and sees if the person is still able to do these tasks full-time. The tasks may be mental or physical.

At this step, the SSA will consider the person's **Residual Functional Capacity**, as well as their age, education, and work experience.^{lvi} It also looks at whether the person has skills from his past relevant work that can be used in a different line of work; these are called **transferable skills**. Having skills that can be used in other work weighs more heavily than age and education.^{lvii}

The SSA wants to see if applicants are able to do other work. If they can, applicants are not considered to have a disability. If applicants cannot, the SSA finds that they have a disability and approves the application.^{lviii}

Remember

The SSA may need more documentation in order to make a decision at each step. For example, the SSA may send out forms for a doctor to assess the applicant's Residual Functional Capacity. In order to help the eligibility determination go more smoothly, the applicant should check his or her mail often and respond promptly.^{lix}

Before Helping Someone File

Logistics

Filling out the SSDI application can take a lot of time. You should set aside 3 to 4 hours to complete the application. After completing the application, the applicant will have to wait at least 3 to 5 months to find out whether they are approved or denied. It may take longer if the SSA needs to reach out to the applicant or the applicant's doctors for more information.^{lx} You cannot control how quickly the results are released, but you can make the application process a little faster. Some things that will help you and the applicant complete the form successfully in one sitting are:

Some SSA offices take more time to review applications than others. To see what the average wait time is for your local SSA office, [visit this website](#).

- Access to a computer with internet to complete the online application.
- Access to a printer and copier to make hard copies for the applicant's records.
- Access to Wi-Fi for smart phones or other devices. The application will require information about doctors and employers. If applicants, or anyone accompanying them, can assist you in looking up this information, the process will be smoother and quicker.
- Access to pens, paper, or some other way to take notes.

Filling out the Form

- You may see questions or information about the applicant's **appointed representative**. An appointed representative deals with the SSA on behalf of the applicant. This means that communication may be directed to the representative instead of the applicant. There are certain qualifications and obligations for appointed representatives, and they need to fill out paperwork in order to be allowed to deal with the SSA on behalf of the applicant.^{lxi} If you are just helping someone fill out the application, you do not have to do this paperwork.^{lxii}

- You should not fill out this paperwork unless you meet the qualifications and are prepared to take on the responsibilities of an appointed representative.^{lxiii}
- You may be asked to provide some information about yourself if you are filling out the form. This should be basic contact information (name, phone number). You should not put down your Social Security Number.^{lxiv}
- Other than information requested about the person helping to fill out the form, you should help complete the rest of the application with the client's information. If you are the person typing or writing the application, double check to make sure you haven't accidentally inserted any of your own personal information. This could cause problems with the client's application.^{lxv}
- **Important:** The person applying for SSDI should sign the application, unless the person has a legal guardian. Even if a person asks you to sign their name for them, you should not sign the application on their behalf.^{lxvi}

Success Rates of SSDI Applications

Nationally, only 36% of initial applications for SSDI benefits are approved. That means that over half of the people who apply for SSDI benefits will not receive them on their first attempt.^{lxvii} There is no guarantee

Some states have higher approval ratings for initial applicants than others. To find out what the approval rating is for your state, visit [this website](#).

that a person with a disability will qualify for SSDI. As an advocate, you should encourage the applicant to follow all the best practices in this guide, but you should not lead the applicant to believe that this will guarantee a successful application. Creating false hope can make a person's situation worse. Be honest about the chances of success.



Privacy Concerns

The SSA asks for a lot of personal information, and applicants may be concerned about their privacy. Here are a few things you should know about the applicant's information and their privacy.

- The applicant will be asked to sign release forms that allow their doctors to share medical information with the SSA.
- The SSA may share the information with the SSA office in the State where applicant lives to help decide the claim and decide if the applicant is eligible for **Supplemental State Benefits**.
- The SSA may share this information with other government agencies for auditing purposes.
- The SSA may share this information with the foreign social security agencies in order to figure out the total social security benefits of a person who has paid into the US SSA and the social security system of another country.
- The SSA must follow the rules for using this information found in the **Privacy Act** and other federal laws.^{lxviii}

Applicants do not have to provide the requested information, but it is more difficult for the SSA to process the application if they do not and the application may be denied.

Best Practices When Dealing With Client Information

Because you are helping someone fill out the application, you will have access to his or her personal information. Here are some things to keep in mind to help protect client information.

If your organization does not have a privacy policy, consider developing one. [Find resources for developing a privacy policy here.](#)

- Follow your organization's internal rules and policies for handling client information.
- If you keep records of client intake, keep only the necessary information, not everything in the application.
- Get client permission before keeping copies of the application.
- Train employees on confidentiality.^{lxix}



General Overview of the SSDI Application and Appeals Process

Application Process

Gather Information

- Collect information about work history
- Collect medical records
- Collect personal information

Submit Application

- Fill out the SSDI application
- Sign and return paper copy
- Complete and return any additional paperwork that the SSA requests

SSDI Eligibility Interview

- Attend the meeting in person, or
- Schedule a meeting over the phone

Receive Letters on the Decision

- Receive determination letters from the SSA at each step
- Follow the given response deadline when needed
- Receive the Final Determination

Appeals Process

Reconsideration

If your application is denied, you can request reconsideration. The same application will be reviewed again.

ALJ Hearing

If the reconsideration is denied, you can appeal to an administrative law judge (ALJ) within the SSA. Witnesses may be called.

Appeals Council Review

If the ALJ denies your appeal, you may appeal the case again. It will go before the Appeals Council.

Federal Court Action

If your claim is denied again by the Appeals Council, you can bring a claim in front of a federal judge.

Step-by-Step Analysis of the Application with Tips

Step 1: Gather Information

One of the reasons the application for SSDI benefits takes so long is because it requires so much information. You can help the process go more quickly by gathering all the information in advance. If you are helping a client fill out the application, you should contact the client before actually filling out the application and ask them to bring the following information.^{lxx} (See the [Application Checklist Brochure](#) for a one-page handout version of this checklist.)

- **Personal Information**

- Current legal name and any previous names, including maiden names
- Address
- Birthdate
- Birth certificate or religious certificate
- Social Security Number (current and any prior)
- Military service, including dates, type of duty, and branch of military
- Height in inches
- Weight in pounds
- If born outside of the US, the name of birth country at time of birth and any citizenship information
- Information about previous SSA benefits received and the SSN that the benefits were drawn from

The information that the applicant uses to apply should match their legal identity. This means that transgender applicants, among others, who have not legally changed their names may have to apply under a name they do not usually use. As an advocate, you should assure the client that you recognize the person for who he or she is, even though the law may be behind the times.

Important

- **Marriage Information**

- Name(s) of any spouse, current or prior if the marriage lasted more than 10 years or ended in death
- Spouse(s) date of birth and Social Security Number
- Dates of marriage and divorce or date of spouse's death
- City/state where married

- **Information about Children**

- Names and Social Security Numbers
- Disabilities of the children (if any)



- **Medical Information**

- Any medical conditions the applicant has
- The applicant's medications, what they are for, and dosage
- Names, addresses, phone numbers, and specialties for doctors
- Dates last treated by doctors
- Names, addresses, and phone numbers of any place that has the applicant's medical records—agencies, hospitals, clinics, jails, vocational rehabilitation services, etc.
- Patient ID numbers from treating facilities
- Names and dates of any surgeries, diagnostic tests or treatments and information for the referring physician
- Date the applicant stopped working
- Worker's compensation information or information about any other disability services or benefits the applicant receives

- **Work History**

- Names and addresses of places the applicant worked in the 15 years prior to becoming unable to work
- Job titles, general job schedules, and rates of pay for prior jobs
- Start and end dates for all employment

If the client has kept W-2 forms from previous years, the information from these forms may help complete the application.

- Total earnings for jobs (wages, tips, etc.)
- Earnings and business information for any self-employment
- Reasons for leaving
- The names of any other countries where the applicant has lived and worked

- **Bank Information for Direct Deposit**



- Routing number
- Bank account number and type

Encourage the applicant to bring someone with them who can help them answer questions and provide moral support.

- **Education and Skills Information**

- Highest grade completed and date completed
- Information about trade school, including certificate type, name of school and date completed
- Degree(s) information, dates completed, and names of any other institutions

Encourage the client to keep track of this information. It will be helpful if the client has to appeal a decision made by the SSA.

Step 2: Submit Application

There are two options for completing the SSDI application: on paper or online. Both lead to the same results but completing the application online helps speed up the process.^{lxxi} The chart below compares the two application processes.

	On Paper	Online
How to Complete	Form SSA-16-BK Form SSA-3368-BK Form SSA-3369-BK	Link to online application
Other Information About Submission	Submit in person to the SSA. Ask for confirmation of receipt.	SSA will send the applicant a paper copy of the application. The applicant must sign and submit the document.
Benefits	You can submit the supporting documents in the same package as the application.	The process will go faster.
Disadvantages	Processing the paper application takes more time.	You will have to mail in additional forms separately.

Trouble Questions^{lxxii}

Some questions on the SSDI application may be confusing. Here we break down a few of the more troubling ones. These questions are taken from the paper application Form SSA-16-BK and may look different from the questions on the online application. Remember to answer truthfully. If you have any doubts about a question, contact SSA at 1-800-772-1213 or TTY 1-800-325-0778.

Question 5(c): “Was a public record of your birth made before you were age 5?”

- This question is asking about official birth certificates or documents issued by the federal, state, or local government.

Question 5(d): “Was a religious record of your birth made before you were age 5?”

- This question refers to records from religious organizations such as baptismal certificates, dedication certificates, or documentation of any religious ceremony for a child under 5.

Question 10(a): “Have you (or has someone on your behalf) ever filed an application for Social Security benefits, a period of disability under Social Security, Supplemental Security Income, or hospital or medical insurance under Medicare?”

- Remember from the section “**Understanding SSA Benefits**” that people can receive different types of benefits. Children and spouses may also receive benefits drawn from the earning records of someone else. This question is asking about those situations.^{lxxiii}
- You can answer “Unknown” if the applicant is unsure. You can also contact SSA if you are unsure.

Question 13(a): “Do you have Social Security credits (for example, based on work or residence) under another country’s Social Security System?”

- If the applicant lived or worked in another country and was eligible for that country’s social security, then the SSA may be able to count that towards the applicant’s earning record or work credits.

Question 15(c) asks about previous marriages. One box asks, “How marriage ended.”

- This question asks for whether the marriage ended because of death or divorce.

Question 16 asks about children in certain situations.

- Notice this question does not ask about all the applicant's children. It only asks about children who would be able to receive benefits through their parent if the applicant receives SSDI.

Question 19: "May the Social Security Administration or State agency reviewing your case, [sic] ask your employers for information needed to process this case?"

- Answering "Yes" to this question allows the SSA to talk to the applicant's previous employers about information needed to determine eligibility. Information looked at in determining eligibility includes: the kind of work done before, earnings, and your ability to work.^{lxxiv}

Question 24(b) asks about public disability benefits, other than SSDI, that the applicant is or is planning to apply for.

- If the applicant selects "Other," the applicant will need to complete a **Workers' Compensation/Public Disability Benefit Questionnaire**.

Question 25 asks about any other money you received from an employer on or after the date you became unable to work because of your disability.

- This means you must report any kind of money that the applicant still receives after he or she became unable to work. This includes severance packages, disability benefits, and any other kind of money that an employer might send.
- If you know when the payments from the employer will end, include the end date in the "Remarks" section.

The Remarks Section

- You can use this section to provide any further information needed to explain or clarify any answer on the application.
- For clarity, include the number of the question you are referring to.

The Witness Signature Block

- The application will require two witnesses' signatures if the applicant's signature is a mark (such as an "X") and not their full signature.

Tips for Completing the Application^{lxxv}

- Present the information truthfully, but accurately and completely.
- It is important to identify why the applicant is not working.
- Answer the questions as if it was on the applicant's worst day.
- Be specific. Be clear.
- Describe the limitations and emotional impact of the disability, not just the physical pain.
- Make sure the application answers the question: "How does your disability prevent you from working?"
- It is ok if you seem repetitive. You may need to put the same information in multiple places on the application.

Additional Information to Include

- Get an updated report regarding employment from treating doctors before applying or during the application process.
- Send in monthly updates about health and job status while the application is pending.
- Have a doctor complete a Residual Functional Capacity form. You do not have to wait for the SSA to send this form to the applicant. You can complete it early and send it in with the application.

Tips for the Advocate

- This can be an overwhelming process for the client and their family. Be patient and non-judgmental.
- The application takes a really long time. Be patient and persistent. You will probably have to fill out the same form multiple times.
- Be sure to make a copy of the application for applicants to keep for their records.
- When delivering copies of the application to the SSA, request a confirmation that the document has been received.

Step 3: SSDI Eligibility Interview

The applicant must hold an interview with the SSA either in person or over the phone. During the interview, a representative from the SSA will ask the applicant information about his or her disability and ability to work. Expect the interview to take at least an hour.^{lxxvi}

If the applicant's preferred language is not English (including sign language) the SSA will provide an interpreter. The applicant should notify the SSA in advance that an interpreter is needed.^{lxxvii}

The applicant will need to bring all the information in **Step One** to the interview. Remind the applicant to be patient; this is a long process.^{lxxviii}

Important

The SSA allows the applicant to bring a friend or relative to serve as the interpreter. This is not the best option, as it can be a conflict for a person to interpret and be there as a friend. The friend may also not know specialized jargon the SSA uses. As an advocate, you must help the applicant understand the resources available. Be sure to let the applicant know that free interpretative services are available.

Keep all communications from the SSA. They may be helpful if the applicant needs to appeal a decision.

It is also important to remind the applicant to keep all scheduled appointments with the SSA. Having to reschedule may slow down the process and delay the results.^{lxxix}

To schedule a phone interview, call 1-800-772-1213 or TTY 1-800-325-0778.

Step 4: Receive Letters on Decision

When the SSA makes a decision, they will send the applicant a letter about that decision.^{lxxx} If an applicant disagrees, he or she has **60 calendar days** from the date of the decision to appeal it.^{lxxxii} This deadline means it is very important that applicants check their mail and be on the lookout for all other forms of communication from the SSA.



Ways the SSA May Communicate with the Applicant^{lxxxii}

Applicants who are blind or low-vision have the option to receive mail in alternative formats, including:

- Braille
- Audio CD
- Large Print
- Digital Copies

- Mail
- Phone
- In-person visit to the applicant's home

Important: Visiting SSA officers should show identification before entering the applicant's home or discussing the applicant's personal information. The applicant can confirm the representative's identity by calling the SSA at 1-800-772-1213 or TTY 1-800-325-0778.

Expectations after You Submit the Application

Submitting the application for SSDI is a major step towards getting SSDI, but the process can often take a long time. The applicant can expect:

- The SSA will send a copy of the online application to the applicant to review for accuracy, sign, and send back.
- A request for applicants to submit medical release forms and updated reports from their treating doctors regarding their disability and their ability to work.
- Notices in the mail. The SSA may send a letter asking for more information, and the applicant may only have a certain amount of time to respond.

- The SSA to request the same information more than once. The applicant may have to fill out the same information more than once as well.
- To report changes in his or her work situations to the SSA. The following has to be reported:
 - Stopping or starting work
 - A change in hours, duty, or pay for already reported work
 - **Impairment-Related Work Expenses**^{lxxxiii}
- A lot of waiting. While the SSA aims for 3-5 months,^{lxxxiv} the **eligibility process** can take a long time.

Paying expenses to help you work due to your disability? This may count as Impairment-Related Work Expenses. The SSA may deduct these from your income when determining whether you have Substantial Gainful Activity.



Watch for denial letters. If you receive a denial letter from SSA, you will have **60 calendar days to appeal** it. Be sure to check your mail.

FAQs about SSDI Application Process

- **Who actually makes the decision?**^{lxxxv}
 - The SSA sends the application to a state agency. The state agency makes the decision.
- **What happens if I have a preferred language other than English?**^{lxxxvi}
 - The SSA will provide an interpreter for free. You should let the SSA know ahead of time if you require an interpreter.
- **How long will it take to receive a decision?**^{lxxxvii}
 - Generally, the SSA will send you a decision in 3 to 5 months. Sometimes it may take longer, particularly if the SSA has to reach out for more information. This is why it helps to completely and accurately fill out the application the first time.
- **How long will an appeal take?**^{lxxxviii}
 - Appeals can take a year or more.

- **Can I do anything to speed up the process?**
 - Yes, complete the application online, return all paperwork promptly, and keep all appointments.^{lxxxix}
 - Additionally, you can get help from an advocate or lawyer who understands the process. You can also send updated medical information, medical releases, and a **Residual Functional Capacity** form to the SSA with your initial application instead of waiting for the SSA to ask for the information.
- **Do I need a lawyer or a non-lawyer advocate?^{xc}**
 - It is not required for an applicant to have a lawyer or an advocate, but it may increase the likelihood that the application will succeed. Getting the help of an advocate or lawyer may also decrease the amount of time that it takes for the application to be processed. The advocate should know how best to complete an application in order to avoid slowing down the process.
- **Why are applications usually denied?^{xc}**
 - Applications are denied for a number of reasons. Here are a few examples:
 - The application was not completed correctly.
 - There is not enough medical information to support the application.
 - The applicant earns above the set level for Substantial Gainful Activity and therefore does not meet the SSA definition of disability.
 - The disability is not long-term and therefore does not meet the SSA definition of disability.
 - Applicant does not receive regular medical treatment for his disability.
- **Can the application be denied for reasons that are not related to the disability?^{xcii}**
 - Yes, these are called **technical denials**, and the SSA denies over 27% of all applications for this reason. With SSDI applications, technical denials usually are related to whether a person has worked enough to qualify for SSDI and whether the person is working above the **Substantial Gainful Activity level**.

- **What happens if I go to jail while receiving benefits?^{xciii}**
 - The SSA does not give benefits to individuals who are in jail for more than a month. If you are in jail for less than a month, then the benefits will likely continue.
- **What if the applicant is addicted to drugs or alcohol?^{xciv}**
 - Addiction to drugs or alcohol alone will not qualify as a disability. If the person has another medical condition that qualifies as a disability, they may potentially receive benefits. However, they may be required to go to treatment for the addiction before receiving benefits.
- **What if my disability is not permanent, but will last for more than a year?^{xcv}**
 - To qualify for SSDI, your disability must last or be expected to last more than a year or to end in death, but the disability does not have to be permanent. As long as the disability lasts or is expected to last more than a year, you may satisfy the **duration requirements** for the SSA definition of a disability.
- **Do I have to reapply if I move to a different state?^{xcvi}**
 - You will not have to reapply, but you will have to notify the SSA to let it know about the move.
- **Can I still qualify if I have only worked on-and-off?**
 - Yes, you may still qualify if you have earned enough **work credits**. The SSA awards work credits based on the amount of income earned. If you earned 20 work credits in the last 10 years, then you may qualify for SSDI.^{xcvii}
- **Can a veteran receiving disability benefits from Veterans Affairs receive SSDI?^{xcviii}**
 - It is possible. These are different organizations with different qualifications and definitions for disability, so it is possible that a person could qualify for one and not the other.
- **What if I worked but did not pay taxes into the SSA?^{xcix}**
 - You may not qualify. In order to qualify for SSDI benefits, you must have worked in a job that paid taxes into SSDI.

Options If You're Denied

Unfortunately, the SSA only approves 36% of initial applications for SSDI benefits.^c However, applicants who have been denied still have a few options.

Apply Again

One option is to apply again. The appeals process takes longer than the application process, so some applicants are tempted just to reapply. However, unless the first application was missing important information, it is usually better to appeal the decision. If there is no new information, then your new application will likely be denied for the exact same reason as the first.^{ci} The SSA will still have the previous application and may consider that information when you reapply.^{cii} In addition, if you appeal successfully, benefits will begin from the date of the initial application. If you reapply, benefits will begin from the date of the new application.

Start the Appeals Process

The other option is to appeal the SSA's decision. If the applicant chooses to appeal, then he or she will go through a four-step appeals process.^{ciii} The applicant's claim is approved or denied at each step. If denied, the appeal goes to the next step. If approved, benefits will begin from the date of the initial application. Here is a brief description of the four steps:

- Request for Reconsideration
 - A different person than the one who made the first decision reviews the application again.
- Hearing Before An ALJ
 - An **ALJ (administrative law judge)** will review your case. You have the opportunity to present new information and bring people to talk about your disability.
- Appeals Council Review
 - If the ALJ denies your claim, you may bring it before the Appeals Council. They will look at the decision again. This is the last step within the SSA.

- Federal Court Action
 - If the Appeals Council denies the claim, the applicant can appeal to a federal court judge. This is a federal judge, not an SSA judge. The judge will look to see if the information in your application supports the SSA's decision.^{civ}

Applicants do not have to go through this process, but we strongly recommend they do. Chances of success increase when a disability lawyer is involved in the case. The lawyer will be more familiar with the appeals process and should know how best to present your case to improve your chances of winning.^{cv}

Index of Forms

[Form SSA-3368-BK](#) – Disability Report for Adults

[Form SSA-4734-BK](#) – Physical Residual Functional Capacity Assessment

[Form SSA-16](#) – Application for Disability Insurance Benefits

[Form SSA-4734-F4-SUP](#) – Mental Residual Functional Capacity Assessment

[Form SSA-3369-BK](#) – Work History Report

[Form SSA-827](#) – Authorization to Disclose Information to the SSA

[Form SSA-546](#) – Workers' Compensation/Public Disability Benefit Questionnaire

[Application Checklist Brochure](#)

If you need these forms or other SSA documents in another language, visit the [SSA's Language Center](#).

Glossary

Ableism – Ableism is the term for the systemic bias and discrimination against people with disabilities. It reflects the negative image of people with disabilities that society has created. It also includes the false assumption that people with disabilities are less capable and depend on the charity of others. Well-intentioned actions, such as rushing to help a person in a wheelchair without asking, are often examples of this false belief.^{cv}

Accessible – Generally, something that is able to be used or understood. In this manual, we mean something can be used or understood by a person with a disability.^{cvii}

ALJ (Administrative Law Judge) – A decision maker within an agency, in this case the SSA, who presides over hearings between the agency and another party.^{cviii}

ALJ (Administrative Law Judge) Hearing – The second step in the SSA Appeals Process. The claimant will appear before an ALJ and argue why he or she should receive benefits.^{cix}

Americans with Disabilities Act (ADA) – A law that requires the government and public places to make accommodations so that people with disabilities can use those spaces or services.^{cx}

Appeals Council Review – The third step in the SSA Appeals Process. The applicant's case will go before the Appeals Council if the applicant disagrees with the decision of the ALJ.^{cx}

Appointed Representative – Someone who applicants choose to deal with the SSA on their behalf.^{cxii}

Children's Benefits – The types of SSA benefits that children can receive through a parent who receives SSDI, retirement benefits, or who has died after working enough to receive SSA benefits. To qualify the child must be:

- Younger than 18 years old
- 18-19 years old and still in high school, or
- 18 or older with a disability that began before age 22.^{cxiii}

Concurrent Eligibility – When a person qualifies for more than one type of SSA benefit at the same time, such as SSI and SSDI.^{cxiv}

Countable Income – The amount of money remaining after SSA subtracts any deductions from your total income. The SSA uses this amount to determine SSI eligibility.^{cxv}

Countable Income Test – A test the SSA uses to determine SSDI eligibility when the applicant has been self-employed and has been receiving SSDI benefits for more than 24 months.^{cxvi}

Definition of Disability for Children under 18 years – The SSA considers a child under 18 years of age to have a disability if:

- The child has a “physical or mental condition(s) that very seriously limits his or her activities; and
- The condition(s) must have lasted, or be expected to last, at least 1 year or result in death.”^{cxvii}

Determination Letters – Letters the SSA sends to applicants to let them know its decision.^{cxviii}

Disability (ADA Definition) – The ADA defines a person with a disability as someone who has “a physical or mental impairment that substantially limits one or more major life activities..., a record of such impairment, or being regarded as having such an impairment.”^{cxix}

Disability (SSA Definition) – The SSA defines a person with a disability as being unable to participate in any substantial gainful activity. This must be because of a medically-determinable physical or mental impairment that:

- Is expected to result in death; or
- Has lasted or is expected to last for a continuous period of at least 12 months.^{cxx}

Disabled Adult Child (DAC) – In this case, child means the daughter or son of someone who has worked enough to qualify for SSDI. The DAC may receive SSDI benefits through a parent’s Social Security benefits if he or she has never worked or is working very little. To be eligible to receive benefits as a DAC, the person must be unmarried, 18 or older, and have a disability that started before age 22. These benefits come from the parent’s earnings record.^{cxxi}

Duration Requirements – Part of the SSA’s definition that requires a disability to last, or be expected to last, more than a year or to end in death.^{cxxii}

Earnings Guidelines – The SSA compares the amount of money the applicant makes to set amounts that determine Substantial Gainful Activity.^{cxxiii}

Essential Functions – The basic duties that an employee must be able to do in order to perform a job.^{cxxiv}

Federal Court Action – The fourth step in the SSA Appeals Process. A federal court reviews the Appeals Council’s decision.^{cxxv}

Impairment-Related Work Expenses – Costs a person with a disability has to pay in order to work, such as accessibility devices or transportation, because of the condition. The SSA may deduct these costs from the applicant’s total income when determining if the applicant works above or below the level for Substantial Gainful Activity.^{cxxvi}

Individuals with Disabilities Education Act (IDEA) – A law that protects the rights of students with disabilities to a free, appropriate public education.^{cxxvii}

Medically-Determinable – When medical records or tests can show that a person has a disability.^{cxxviii}

Otherwise Qualified – When a person can get services, take part in public programs or activities, or do their job with or without fundamentally changing the rules or practices.^{cxxix}

Past Relevant Work – The type of work an applicant used to do. It must have been Substantial Gainful Activity, performed in a relevant period of time, and performed long enough for the person to have become skilled.^{cxxx}

People First Language – Appropriate and respectful language that is used to talk to or about a person with a disability. The goal of Person First Language is to focus on the person over the disability.^{cxxxi}

Privacy Act – A law that governs what the government can and cannot do with citizens’ personal information.^{cxxxii}

Public Accommodation – A place of business that is generally open to the public. Even privately-owned entities are public accommodations.^{cxxxiii}

Reasonable Accommodation – A slight change or modification to a job, service, or facility that allows people with disabilities access or enables them to enjoy the facility or service.^{cxxxiv}

Reconsideration – The first step in the SSA Appeals Process. A person who did not make the original decision reviews the application again.^{cxxxv}

Residual Functional Capacity – A test that looks at tasks a person might do in his or her job, and then determines if the person is able to do these tasks for 8 hours a day. There is a test for mental and physical tasks.^{cxxxvi}

Service Animal – A dog or miniature horse that is trained to help a person with a disability through duties such as pulling a wheelchair, picking things up, or reminding the person to take medications.^{cxxxvii}

Social Security Disability Insurance (SSDI) – A program that pays benefits to workers with disabilities. In order to receive these benefits, the applicant must be “insured” by having worked long enough and paid Social Security taxes. SSDI benefits can only start 5 months after the onset of the disability.^{cxxxviii}

Social Security Retirement Benefits – People who are at least 62 years of age, and who have worked and paid taxes into Social Security, receive benefits based on amount of time they worked.^{cxxxix}

Substantial Gainful Activity – Work that requires a person to do a lot of physical or mental activity and that earns money (or is the type of work that usually earns money).^{cxl}

Supplemental Security Income – SSI pays benefits to older people, people who are blind, and people with disabilities based on financial need. This is a welfare program.^{cxli}

Supplemental State Benefits – Payments that a state may give to people with disabilities on top of federal benefits.^{cxlii}

Survivor Benefits – Benefits given to the spouse of a worker who has died. These are drawn from the earnings record of their deceased spouse. A widow or widower may receive survivor's benefits if:

- He or she is over 60 years old,
- He or she is over 50 years old and has a disability, or
- He or she is raising the young child of the deceased worker with a disability.^{cxliii}

Technical Denials – When an application is denied because a person has not worked enough to qualify for SSDI or has a disability but earns over the Substantial Gainful Activity amounts.^{cxliv}

Three Tests Method – The test the SSA uses to determine substantial gainful activity for a person who has been receiving SSA benefits for less than 24 months, is self-employed, and is not blind.^{cxlv}

Transferable Skills – Skills that a person used in one job or education/training that can be used in a different job. The SSA will look at a person's transferable skills when deciding whether that person can still work.^{cxlvi}

Veteran's Benefits – SSA will add qualifying military service to lifetime income, which often raises the retirement benefits for veterans.^{cxlvii}

Work Credits – The SSA awards these when a person has earned a set amount of money. An applicant can only receive 4 work credits per year. If the person has earned 20 work credits in the last 10 years, then he or she may be eligible for SSDI. This means that a person need not have worked 5 consecutive years in order to qualify for SSDI.^{cxlviii}

Endnotes

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The Enable Project

People with disabilities make up a significant percentage of the State of Florida, Miami-Dade County, and the City of Miami. The Enable Project recognizes the need for greater access to services for people with disabilities in order to promote inclusion in existing social justice organizations. The Enable Project is a three-pronged approach to promoting a better community for people with disabilities:

- Training social justice organizations to work with people with disabilities at the intersection of disability and civic engagement;
- Training advocates to help people with disabilities apply for Social Security Disability Insurance Benefits; and
- Training attorneys to handle Social Security disability appeals.

