

# Applying for and Getting Social Security Disability Benefits

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The process of applying for and getting Social Security Disability is very long and convoluted; hopefully, this article will shed some light on the things one can do to smooth out the process and what to expect along the way.

Once you have become disabled, do two things immediately,

Consult a competent disability attorney.

Start the application process with the Social Security Administration. This link will take you directly to the Social Security website where you can find out more about applying online and the guidelines for disability.

Once you have started the process, the SSA will do two things, they will send you paperwork to be filled out and signed so that they may obtain medical records. It would be helpful here if you compiled a list of every doctor, hospital, clinic etc you have been to in the past 2 years. The more accurate information you can give them at this step the better it will be when they request the records for review later in the process.

Secondly, they will schedule a phone interview with you to ask some general questions about your working years, family etc. They will be able to tell you at this stage approximately how much disability you could receive each month if approved and also in you qualify for Social Security Supplemental Income. The amount you may receive depends on factors such as family size, years worked, overall wages etc.

The SSA will also send paperwork to be completed that concerns your disability directly and how it affects your everyday life. They ask numerous questions concerning ability to work, mobility, daily living, personal care etc. Answer them in as much specific detail as possible because this is one of the main documents that the examiners will review when deciding your case, so the more that you can tell them about how it affects your life the better. Your attorney can guide you in completing this paperwork.

Once all the paperwork is completed it will be sent, in most states, to the state disability determination bureau. The SAA has contracts with most states so that the state examiners review the first step of the application process for the SSA.

This review can take as much as 6 - 9 months. There is really nothing you can do at this stage other than gather any new medical records you may have and keep in contact with your attorney as he may advise you to make regular visits to your physician so that current documentation of your disability will be available for the second stage of the process.

I should point out one thing here, over 85% of all disability applicants fail at this stage, so do not get discouraged when you are not approved. It would be much better going into this stage expecting not to be approved. The SSA does this to weed out those who really do not qualify for disability or even need it. The SSA's theory is, if the applicant is really disabled, they will be persistent and continue the process.

The second stage of the process is where a good disability attorney will be of great help.

This stage is called the reconsideration stage. Your attorney will file an appeal with the SSA requesting a reconsideration of your case based on certain facts. This is where the new medical documentation can be submitted to help your case. This stage generally takes about 3 months for the reconsideration.

The sad fact is you are just as likely to get turned down at this stage as you were at the first stage.

Once you have received the reconsideration denial from the SSA, consult with your attorney about the third stage of the process, the Administrative Hearing.

This process is by far the longest of the three, but the good news is that more than 85% of the cases get approved at this stage. So hang in there!!

Your attorney will file the paperwork with the SSA requesting an Administrative Hearing before the Administrative Law Judge.

Once the SSA receives your request, it can be anywhere from 9 months to 12 months before getting the actual hearing. This depends upon which state you live in and how many Administrative Law Judges hear the cases.

I know in my particular case, in Indiana, they have 3 judges that hear the cases for Indiana and some of the surrounding states so it can take many, many months to get to the actual hearing.

Once the hearing is scheduled, the SSA will send you and your attorney a notice of hearing, 20 days prior to the date of the hearing. Your attorney will then consult with you on how the hearings work, what questions the judges may ask,

what questions he/she may ask you etc.

The hearing can be a scary thing, but your attorney will guide you and the judges understand your feelings so just answer all questions to the best of your ability.

Once your case has been approved, the Administrative Law Judge can issue a ruling for immediate payments. You will receive a lump sum payment from the SSA that covers from the sixth month after you first applied to the current month, the SSA has a 6 month waiting period before disability payments can begin even in the cases that get approved in the first stage.

After the lump sum payment you will receive monthly checks.

As you can see, the process for getting SSA disability is indeed long and tedious, but having a good attorney and being prepared for each stage can go along way in smoothing out the process an easing your fears.

This article is just an outline of the process of applying and the pitfalls one may encounter along the way, but hopefully one can gain some insight into the process an know what to expect. K.D. Wiseman is the owner of DMJ Enterprises and creator of the Best Of The Home and DMJ Enterprises websites. Best Of The Home and DMJ Enterprises are popular home and garden websites featuring products for every corner of your home and garden including Quality Indoor and Outdoor Furniture, Children's toys, gardening supplies, Plush Pelts and more. Please visit both sites for your entire home, garden and family needs.

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