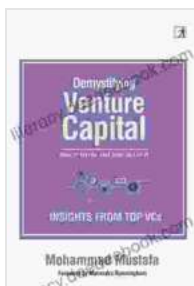


Social Security Disability Insurance: How It Works and How to Get It



Social Security Disability Insurance (SSDI) is a federal insurance program that provides monthly benefits to people who are unable to work due to a disability. SSDI is funded by payroll taxes, and most workers are eligible for benefits if they have worked long enough and have paid into the system.



Demystifying Venture Capital: How It Works and How to Get It by Lee Davis

★★★★☆ 4.3 out of 5

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Enhanced typesetting : Enabled
Word Wise : Enabled
Print length : 31 pages
Screen Reader : Supported



Who is eligible for SSDI?

To be eligible for SSDI, you must meet the following requirements:

* You must be unable to work due to a disability that is expected to last at least 12 months or result in death. * You must have worked long enough and paid into the Social Security system. * You must meet the Social Security Administration's (SSA) definition of disability.

What is the SSA's definition of disability?

The SSA defines disability as the inability to engage in substantial gainful activity (SGA) due to a medically determinable physical or mental impairment that is expected to last at least 12 months or result in death. SGA is defined as work that pays more than a certain amount of money each month. The SSA considers a number of factors when determining whether you are disabled, including:

* Your age * Your education * Your work experience * The severity of your impairment * Your ability to do other types of work

How do I apply for SSDI?

You can apply for SSDI online, by phone, or in person at your local SSA office. The application process can be complex, so it is important to gather

all of the necessary documentation before you begin. You will need to provide information about your medical condition, your work history, and your financial situation.

What happens after I apply for SSDI?

Once you have applied for SSDI, the SSA will review your application and make a determination about whether you are disabled. If the SSA finds that you are disabled, you will be eligible for monthly benefits. The amount of your benefit will be based on your average earnings over the past few years.

How long does it take to get approved for SSDI?

The SSA typically takes 3 to 5 months to make a decision on an SSDI application. However, the process can take longer if the SSA needs to gather additional information or if your case is complex.

What if I am denied for SSDI?

If you are denied for SSDI, you can appeal the decision. You have 60 days from the date of the denial to file an appeal. You can appeal the decision online, by phone, or in person at your local SSA office.

Getting help with SSDI

If you need help with the SSDI application process, you can contact the SSA or a disability advocate. Disability advocates can help you gather the necessary documentation, prepare your application, and represent you at your hearing.

Additional resources

* [Social Security Administration website](https://www.ssa.gov/) * [Disability Rights Advocates website](https://www.disabilityrightsva.org/) * [National Organization of Social Security Claimants' Representatives website] (https://www.nosscr.org/)



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