Social Security Disability Insurance (SSDI)

What is Social Security Disability Insurance (SSDI)?

Social Security Disability is a government program that gives money to people who cannot work because of a medical issue that is expected to last at least one year or result in death.

How it is decided that you are disabled?

The information you send will be reviewed by the Social Security Administration as follows:

- Review of your application to make sure you meet basic requirements.
- Review of information about your medical issue (when it started, the effects, and what treatments you have received) from doctors, hospitals and clinics.
- Review to find out if you can do any other type of work.

How and when you should apply?

- Apply as soon as you become disabled. It can take 3 to 5 months for approval.
- You receive benefits after you have been disabled for five calendar months in a row. You will not be paid for any of those 5 months.
- You can apply in one of these three ways:
  ~ Online at www.ssa.gov
  ~ Call 1-800-772-1213
  ~ At your local Social Security Administration Office

Examples of what you need to apply

- Social Security number
- Birth certificate
- Names, addresses and phone numbers of all doctors, caseworkers, hospitals, and clinics and dates of your visits
- Medical records from your doctors, therapists, hospitals, clinics, and caseworkers
- A copy of your most recent W-2 Form or, if you are self-employed, your federal tax return for the past year
- Laboratory results, test results, and pathology reports
- A summary of where you worked and the kind of work you did
- Names and doses of all medicines

Please go to www.ssa.gov for full detailed information.