

FIVE IMPORTANT MYTH-BUSTERS: THE FICTION AND THE FACTS ABOUT FILING FOR SOCIAL SECURITY DISABILITY BENEFITS

There are many misconceptions about filing a disability claim with the Social Security Administration (SSA). Here are some of them, along with their factual counterparts:

- **Myth #1:** You can't apply for benefits until you've been disabled for a certain period of time.
- **Myth-buster:** Wrong! This is perhaps the biggest misconception about applying for disability benefits. Although you must show that your medical condition is grave enough to prevent you from working for a year or longer, you can and SHOULD apply as soon as you can no longer work, or as soon as your income drops below \$940 per month because your medical condition is preventing you from working full-time. Although it might take a year or longer for your claim to be granted, your benefits will be paid retroactively from the time of your filing. That means that if you wait six months or a year after you've become disabled to file your claim, you will forfeit being paid for that amount of time.
- **Myth #2:** You can't apply for benefits if you're receiving sick leave from your job, worker's comp benefits or other work-related disability benefits.
- **Myth-buster:** Wrong. You can apply for Social Security Disability benefits, even if you are getting other disability benefits.
- **Myth #3:** You can't apply for benefits if you're working even a little bit.
- **Myth-buster:** You CAN apply if you're not able to do 'substantial gainful activity'. According to SSA, substantial gainful activity means that you can make more than \$940 per month, as of 2008. If your medical condition is causing you to work less, you can apply for benefits once your income has dropped to \$940 per month.
- **Myth #4:** Once I start receiving disability benefits, I will lose my benefits if I ever work again.
- **Myth-buster:** Not true. If you get SSD (Social Security Disability) benefits, you can work for a trial period of nine months to assess your ability to return to the workforce, without losing or decreasing your benefits. If you're receiving SSI (Supplemental Security Income), you can work permanently within certain guidelines without losing or reducing your benefits.
- **Myth #5:** If I'm a fairly young person, I'll have a harder time qualifying for disability benefits than an older person.

- **Myth-buster:** Your age makes absolutely no difference in SSA's determination of whether or not you qualify for disability benefits. All that matters is whether your medical condition prevents you from being gainfully employed.

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