

# APPLYING FOR SOCIAL SECURITY DISABILITY INSURANCE:

## Getting It Right The First Time

Jim Allsup

Empower yourself with the help of a former Social Security insider and his team of disability benefit experts



***APPLYING FOR SOCIAL SECURITY DISABILITY INSURANCE  
Getting It Right the First Time***

Jim Allsup

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## Foreword



I was just a teenager when I lost my father.

The experience changed my life forever. That's how many people encounter Social Security and its programs—through life-changing events. My mother depended on Social Security survivors' benefits to provide for my brother and me, and I came away with a very personal understanding of the importance of this program.

Protecting Social Security has been important to me my entire life. This included my time in Congress, when I had the honor of serving as Chairman of the Social Security Subcommittee of the Ways and Means Committee. I had many visits with individuals facing the difficult circumstances of dealing with overwhelming health problems that were outside of their control. Sadly, most Americans don't have private disability insurance. Many people only have the protection of Social Security Disability Insurance (SSDI), and that's what makes it so critical.

It is the last line of defense when people are unable to continue employment due to health and medical reasons, and it's the only thing keeping them from utter health and financial devastation.

Since leaving Congress, I have been working with researchers to help ensure the Disability Insurance Trust Fund remains solvent. These efforts and others brought me into contact with Jim Allsup and his organization. Jim and his team provide true hope to people with disabilities. They don't build false hope. They tell their customers the straightforward truth about this program and how grueling the application process can be.

Jim has made the SSDI program his life's work. This book, "Applying For Social Security Disability Insurance: Getting It Right The First Time," is his helpful user guide to individuals facing the often frightening, bewildering and intimidating path ahead. The answers and information you can discover in Jim's book about the SSDI application process is your evidence of his and his team's dedication to those with disabilities.

The more Jim's team has helped people, the smarter they have gotten at knowing how to meet people's needs. Their latest solution, *empower* by Allsup®, provides a dual-purpose online tool that combines the SSDI application process with education about returning to work for people with disabilities. It helps individuals learn right from the start whether they are likely to be eligible for SSDI benefits and can start their SSDI application. The program incorporates the discussion about returning to work from the beginning and demystifies the process to make it extremely user friendly.

Now and going forward, Jim is helping our nation to reimagine how the SSDI program can and should work for our citizens, our economy and our society.

I view Social Security and its programs as the cornerstone of the American experience. Jim has made improving the SSDI experience for millions of Americans the cornerstone of his.

## Earl Pomeroy

Former U.S. Congressman

Senior counsel, Alston & Bird LLP

## Introduction



You've just been diagnosed with a severe disability, or your condition has gotten worse. You're overwhelmed with questions and fears.

How are you going to support yourself and your family? Can you keep working? How will you pay for your medical treatment? What happens if you never get better? Can you go back to work if you do get better?

About 8.1 million former workers paid for and receive monthly disability income from the Social Security Administration (SSA) through the Social Security Disability Insurance (SSDI) program. The average benefit in 2021 is \$1,277 a month. This may not seem like much, but there are an incredible number of other valuable benefits above and beyond the monthly income.

The SSDI system is a vital and necessary safety net for Americans with serious disabilities. It's also complicated and immensely challenging to navigate.

As a former Social Security field representative, I know this is a time when you can least manage your way around government roadblocks. That's why I started this company. Now, more than 35 years later, a team of dedicated specialists, experts and advocates, backed by innovative technology tools, has helped more than 350,000 individuals with disabilities receive their benefits.

With "Applying For Social Security Disability Insurance: Getting It Right The First Time," we continue to guide our customers.

This book makes the entire process easier to understand and gives you the confidence you need. My objective is to help you get it right the first time, with your initial application. Keep reading and don't give up.

**Jim Allsup**

Founder, Chairman and CEO  
Allsup, LLC



# HOW SSDI BENEFITS YOU



## Chapter 1

# What is Social Security Disability Insurance? & Am I Eligible for SSDI?

We like to think we're invincible. We never expect that it's possible we'll have a health problem so serious that we'll have to stop working.

But it happens every day in our nation. The Social Security Administration (SSA) says a 20-year-old worker has a one in four chance of becoming disabled before reaching full retirement age.

The good news is that many American workers have some income protection through the federal government if they are unable to work due to a disability.

It's called **Social Security Disability Insurance (SSDI)**, which you pay for when you're working. It is administered by the SSA.

An essential benefit of SSDI is monthly income to partially replace the earnings you made while you were working. Chapter 3 lists many other benefits that come with SSDI, including health insurance and return to work assistance.

The not-so-good news is that the SSDI program puts most people into unfamiliar territory that can be very intimidating. It usually involves long wait times, confusing paperwork, complex rules, stringent criteria and a laundry list of other obstacles.

And you're trying to do this while dealing with health and financial problems.

This book was developed for those who are getting ready to take the first step down the SSDI path. It sheds some light on the process and helps you avoid common missteps and confusion, including understanding right away if you're eligible. Most importantly, it will help you beat the odds to get the benefits you deserve on your first try.

## Who gets SSDI benefits?

Individuals with severe disabilities who also receive SSDI are among a very small group in the United States. Among the U.S. population of more than 330 million people, fewer than 3% of these are SSDI recipients.

**2**  
**MILLION**  
people apply for  
SSDI each year

Each year about 2 million people will apply, and only 37% eventually will be approved for SSDI benefits, also called an “allowance” or “award.” This is after they have worked their way through multiple application and appeal steps.

The average age of SSDI recipients is 54, and about evenly split between men and women. They have an average 22-year work history and a serious, long-term disability. Their disability could be the result of a physical impairment, disease or mental illness.

The disability program in the U.S. has some of the most stringent requirements of any country. With this book, you’ll learn your likelihood of meeting the rigid criteria and how to get help with your application without ever setting foot in your local SSA office.

It’s much better to know upfront that you qualify before you delve into the complexity of pursuing a lengthy SSDI claim and get trapped in appeals.

**54**  
average age of  
SSDI recipients

## Am I eligible for SSDI?

Let’s start with the basics of applying for benefits. Upfront, Social Security considers three important criteria when it reviews your potential eligibility for SSDI benefits:

- ✓ Have you worked five out of the last 10 years and paid Federal Insurance Contribution Act (FICA) taxes? Or are you under age 30 and worked four out of the last eight years?
- ✓ Are you between age 21 and your full retirement age (65-67)?
- ✓ Is your illness (physical or mental) severe and will it keep you from working for at least a year or result in death?

The last question about the severity of your illness can be the most difficult to answer definitively and to prove to the SSA. If you think the answers to the questions are “yes,” or you are not sure, you’ll find information to consider in Chapter Two.

## Find out if you're eligible

A fast and easy way to determine your likelihood for SSDI eligibility is by taking the *empower* by Allsup® free SSDI assessment. This online tool allows you to complete an easy to use questionnaire in just 15 minutes. Even better, if it appears you are eligible for SSDI, you can get started with us as your representative and move immediately into the SSDI application process.

### ***empower* by Allsup At A Glance**

- Provides a fast assessment of your probable eligibility
- Simplifies and speeds the application process
- Can improve the accuracy of answers that SSA requires
- Increases your chances of receiving benefits early, reducing your wait time and lowering your representation fee

Visit [getstarted.allsup.com](https://getstarted.allsup.com) to get started.

## Chapter 2

# Does My Disability Qualify For SSDI? & What Are My Chances To Get SSDI?

It's not unusual to resist the idea that you have a disability that makes it too difficult to work, especially if you've had a long career, worked regularly and have overcome other big obstacles in your life. Often, you've been struggling with your health problem for a while before it finally becomes disabling to the point that you can no longer work.

This is true for all of us. We are proud of the work we do for a living and the support we provide for our families. I always say, "Many Americans ARE what they do for a living."

### 10 Most Common Conditions Of Those Receiving SSDI

**1. Musculoskeletal – Disorders of the back.** Examples: Degenerative disc disease, spinal stenosis, spinal fusion, bulging discs, herniated discs and nerve root compression.

**2. Musculoskeletal – Osteoarthritis and related arthritis disorders.** Examples: Rheumatoid arthritis, ankylosing spondylitis, inflammatory arthritis, lupus and osteoporosis.

**3. Mental disorders or affective disorders.** Examples: Depression, anxiety and panic attacks, bipolar disorder, post-traumatic stress disorder and schizophrenia.

**4. Circulatory disorders.** Examples: Ischemic heart disease, stroke or cerebrovascular disease, heart failure and cardiomyopathy.

**5. Cancer or neoplasms.** Examples: Lung, colon-rectal, brain, breast, liver or pancreatic cancer; lymphoma and leukemia.

**6. Nervous system disorders.** Examples: Multiple sclerosis (MS), diabetic and peripheral neuropathy, early-onset Parkinson's disease and adult-onset epilepsy.

**7. Respiratory conditions.** Examples: Chronic obstructive pulmonary disease, other chronic pulmonary insufficiency and adult-onset asthma.

**8. Injuries.** Examples: Brain or head injury, amputation, broken back or broken vertebrae.

**9. Endocrine disorders.** Examples: Diabetes mellitus, hyperthyroidism and hypothyroidism.

**10. Other.** Examples: Low vision and blindness, chronic pain and immune system disorders.

Along with the most commonly awarded conditions that are listed above, a number of other conditions may qualify individuals for SSDI benefits, including:

- **Blood diseases**
- **Inflammatory bowel disease**
- **Joint diseases**
- **Migraines**
- **Vascular disease**

**IMPORTANT:** It's vital that you have the appropriate and current medical documentation to support your claim for benefits, as well as the cooperation of your doctors.

## Short-term support

Here's something very important to keep in mind as you think about your SSDI application: You may only need your Social Security disability benefits for a few years. While you cannot work right now, or in the near future, it may be possible for you to return to work someday. Don't give up hope!



### What are my chances?

The award rate for first time disabled-worker applicants has averaged 37% in recent years. For those applicants who turned to Allsup for representation, the numbers vastly improve, to about 53%.

Feel like you're ready to get started now?  
Visit [getstarted.allsup.com](https://getstarted.allsup.com).

### Car Accident, Then Breast Cancer: Why Donna Applied for Disability Benefits

Donna of California was in the perfect location, location, location of her career in real estate. But that came to a crashing halt with a car accident. She had to quit work after suffering severe back and neck injuries.

Despite her injuries, Donna was determined to return to work. But adversity struck again in a year—with a diagnosis of breast cancer, a subsequent lumpectomy and radiation treatments. "I knew I was hurting pretty bad and thought I would bounce up," she said. "But the pain was bad, and the medication didn't help."

She resisted as long as she could, but finally decided to apply for Social Security Disability Insurance (SSDI) benefits. Donna was afraid of the complicated application process, and turned to Allsup for help. Donna never had to visit a Social Security office.

And, although the Social Security Administration denies two-thirds of initial claims, Donna's application was quickly approved. "I can't even imagine people going through the process alone," she said. "I always heard you had to have two or three appeals that go on for years. I was so happy. I don't think I could have done it without help."

## Chapter 3

# What Are The Benefits Of SSDI?

You may ask yourself: Why should I apply for SSDI? The average monthly benefit of \$1,277 (in 2021) may not seem like much. And you may already be drawing long-term disability benefits from your former employer, or feel you can try to live on what your spouse or others in your household are earning.

Well, the SSDI insurance that you have paid for through your FICA payroll taxes has a number of additional benefits that may surprise you, and that can help stretch that \$1,277 a bit further. Besides, would you pay for health or life insurance and then not use it when you needed it?

### No. 1: Regular monthly income

Once you qualify for SSDI benefits, you'll receive a monthly income. Better yet, a portion of your SSDI payment may be tax-free.

### No. 2: Cost-of-living adjustment (COLA)

Your monthly benefit usually will increase each January with the annual cost-of-living adjustment, which also is applied to Social Security retirement and other federal benefits. COLA increases are intended to help protect your benefits from inflation.

### No. 3: Medicare benefits

You are automatically entitled to receive Medicare health insurance 24 months after your SSDI cash benefits begin. This is true no matter your age or financial status.

These healthcare insurance benefits include Part A (hospital benefits), Part B (medical benefits) and Part D (prescription drugs). You can choose between traditional Medicare or a Medicare Advantage plan. In some states, you may be eligible for a private supplemental Medicare plan, even though you're under age 65.

**Visit**  
[medicare.allsup.com](https://medicare.allsup.com)  
**for help**

### No. 4: COBRA extension

If you receive SSDI benefits, the length of your COBRA benefits could be extended another 11 months.

This can be tremendously valuable in continuing your healthcare insurance coverage from your former employer, because Medicare eligibility doesn't begin until 24 months after your date of SSDI eligibility. (See benefit No. 3.)

### No. 5: Long-term disability (LTD) benefit protection

If you have private long-term disability insurance coverage, your insurer will often require you to apply for SSDI if it looks like you won't be able to work again. Complying with this requirement may help protect your LTD income. Also, some LTD plans limit the duration of your coverage, based on the type of disability you have or your ability to perform work other than your most recent job.

### No. 6: Protected retirement benefits

This is a huge reason to apply for Social Security disability benefits if you are eligible. This is because your SSDI benefits will stop when you reach your retirement age (65-67) and at that time, you move to your Social Security retirement benefit.

When you receive SSDI, Social Security "freezes" your earnings record during your period of disability. Those "zero earning years" aren't used in the calculation of your monthly retirement benefit amount. Your Social Security retirement check may be higher—perhaps significantly so—than if your earnings were averaged over a greater number of years, including those during which you could not work.

### No. 7: Dependent benefits

If you receive SSDI benefits and have dependents under age 18, they may also be eligible for benefits. This provides additional monthly income for your household. Generally, the dollar amount is up to half of your own monthly payment, no matter the number of dependents.

### No. 8: Return-to-work assistance

If you medically recover, SSA's Ticket to Work program provides services and support to help you return to work. Social Security will continue paying you SSDI and Medicare benefits during this time. Employment Networks (ENs) are authorized by the SSA to provide free return to work assistance. This program is covered in greater detail in Chapter 11.

**Allsup Employment  
Services**  
can begin assisting you.

AllsupEmploymentServices.com

## Arthritis Leads Caregiver To Get Care She Needed

Painful arthritis drove this nursing assistant from the job she loved. Barbara of Florida was a certified nursing assistant for 27 years. She gently washed, dressed, monitored and transported patients. She made sure they were comfortable, letting them know someone cared.

"They would give me all the challenging patients," Barbara said. "They gave me the difficult ones because I could handle them. It didn't matter if they were happy or sad, I would listen to them. When I was working, it was like I had a sign—'Come tell Barbara.'"

Then came the day Barbara needed help. Arthritis in both knees and high blood pressure turned the caregiver into a patient herself. "I had to quit my nursing job and started working in an office as a secretary," she said. "But even with that job, I was still up and down, up and down. The pain was so excruciating I couldn't sleep at night."

Finally, she had to quit working and apply for Social Security Disability Insurance (SSDI) benefits and a friend told her about Allsup. "I had to have some kind of income," she said. Working with Allsup, her claim was approved. "Everybody was so nice, so professional."

## From Army Green to Tickled Pink: 'Allsup is tremendous'

Michael of Arkansas joined the Army and spent 14 years honing his skills as a certified welder. He said he enjoyed wearing the uniform, but Army life eventually took its physical toll and Michael could no longer meet mission requirements.

Among his many ailments were degenerative disc disease, a herniated disc, lower back pain, sleep apnea and uncontrollable tremors in his upper arms. Eventually, he retired with full military disability benefits. Today, he's about 70% mobile, but he uses a cane and sleeps with an oxygen mask strapped to his head so he doesn't quit breathing at night. His legs and arms are frequently numb and tingle.

To survive financially, he looked into Social Security Disability Insurance (SSDI) benefits. He began his application, which was denied, and then appealed with Allsup as his representative. During this time, his physical condition worsened, including three more spinal surgeries and a diagnosis of bipolar disorder.

"When we went to the hearing, the judge saw right away how bad off I was," he recalled. "I was pretty sure of the outcome when we left the hearing. But it sure was a relief when I finally got the letters from Social Security and Allsup saying I was approved. I would have thrown the towel in long ago without Allsup's help. When it was all said and done, I was tickled pink."



## Chapter 4

# What Should I Know Before I Get Started?

This chapter outlines a few of the most important parts of the SSDI program. The chapter at the end of the book, “SSDI Terms,” provides definitions of other terminology and program details that you may find valuable.

### What’s the definition of “disability”?

Disability is defined differently by the SSA than by other organizations or by healthcare providers.

The SSA states: “You are considered disabled if you can’t work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death. The medical condition must prevent you from doing work that you did in the past, and it must prevent you from adjusting to other work.”

### What is the difference between SSDI and SSI?

There are actually two federal disability programs. One is SSDI and the second is **Supplemental Security Income (SSI)**.

SSDI is funded through your payroll taxes. Workers pay SSDI premiums with their FICA taxes. Your household income and assets are not a factor in whether or not you receive SSDI. Your benefit amount—how much you get every month—is based on how much you earned while you were working.

SSI is a means-based program for the truly needy that is funded by general tax revenues. It is designed to help the elderly, people with disabilities, those who are blind, and those who have little or no income and limited assets to meet their basic needs, such as food, clothing and shelter. The maximum benefit amount is established each year, and for 2021 is \$794 each month for an individual.<sup>1</sup>

**Some  
people**  
may be eligible  
for both SSI  
and SSDI

<sup>1</sup><https://www.ssa.gov/cola/>

### What Is “Insured Status”?

You have to be insured to receive SSDI benefits.

What does this mean? If you have paid FICA taxes five out of the last 10 years, generally you are fully insured for SSDI. If you are under age 30, it's four out of eight years.

As you work and pay FICA taxes, you earn credits that count toward future SSDI eligibility and retirement. You can earn a maximum of four credits per year, and most people need a total of 40 credits to be insured. In 2021, if you earn \$1,470 in a quarter, you get one credit.

### How much money will I get?

The more FICA taxes you paid into the system, the more you'll get out of it. The maximum SSDI payment in 2021 is \$3,148, but most people receive between \$700 and \$1,700 a month.

### Your disability onset date & five-month waiting period

Your **onset date** is the day that the SSA determines you were no longer able to work. This is not the date you believe you became disabled or the date that you filed for SSDI benefits. This date is extremely important and drives the decisions about your award and your benefit amount.

**As an example**, suppose you were diagnosed with a serious illness on March 1, 2019, but you continued working until September 1, 2019. If you have the proper medical evidence to support your claim, the SSA will consider September 1 as the onset date of your disability. Your benefits would start on February 1, 2020, after the five-month waiting period.

### Is It Possible To Get Retroactive Pay Because Of My Disability?

Yes. Apply as soon as possible, because Social Security will award “retroactive” benefits if you were disabled and unable to work before you applied for SSDI benefits. The maximum retroactive benefit period is 12 months.

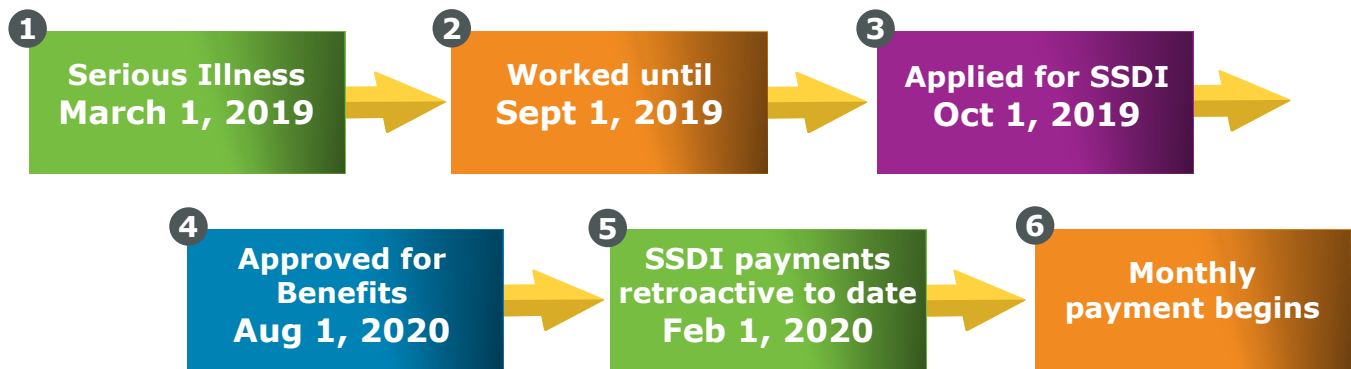
Even if you were unable to work and Social Security agrees with your onset date, but you waited 15 months to apply, you will only receive 12 months of pay in a retroactive lump sum.

## What is an offset?

An **offset** occurs when one insurance plan (private or public) deducts all or a portion of the benefit amount you receive from another plan from the amount it pays you each month. The idea behind an offset is that an individual shouldn't be able to "double dip" by receiving more in total payments from multiple benefit programs than he or she was actually earning while working.

Both private long-term disability (LTD) insurers and Social Security use offsets. Be aware of the effect on lump sum and monthly payments if you have more than one type of benefit from Social Security, your LTD plan, state program, a workers' compensation payment or settlement, or **veterans' disability** benefits.

### Timeline for Offsets



# STEP-BY-STEP THROUGH THE SSDI PROCESS

## Chapter 5

# How Do I Get Started With My SSDI Application?

You have decided. You're going to apply for disability insurance benefits. You've paid for this insurance and you desperately need help. Be prepared.

For most claimants, the SSDI application and appeals process is long, complex and stressful. Having an experienced SSDI advocate by your side when facing the SSA's multi-level determination process can help ease the paperwork burden and give you a better chance at receiving a favorable award decision.

Depending on where you live, most people will spend **two to four years** navigating through the application and appeals levels of SSDI.

Nationally, **63% of applicants are denied when they first apply**. It's often said by others that you don't need a representative to help with your initial application, and that you should expect to be denied benefits when you apply on your own.

This is not good advice. Don't you want to improve your chances of getting benefits as early as possible?

### Why get help early?

You can have help to improve your chances of getting your disability benefits in four to six months instead of two to four years.

It only takes 15 minutes using the *empower* by Allsup online tool to learn your likelihood of eligibility for SSDI. If you are eligible, choosing Allsup to represent you at the application level can improve your chances of getting benefits by 50% on average.

From the point your application is filed, your Allsup representative takes over all communications with the SSA for you.

## What's my first step?

Let's look at how to start your **SSDI application**.

It's always good to get organized by gathering your work history and medical information in advance. Then, use your computer, tablet or mobile device to go to [getstarted.allsup.com](https://getstarted.allsup.com) and take the free *empower* by Allsup® SSDI Assessment.

If the Assessment determines you're likely to be eligible for benefits, you can immediately get started on your SSDI application by continuing with *empower*.

Here are your options when it comes to applying for SSDI benefits:

- *empower* by Allsup (the quickest and simplest)
- Standing in line at an SSA office to apply
- Completing the SSA application form on your own on the SSA website
- Scheduling a phone appointment with the SSA (usually takes a few weeks)

## Technical eligibility

When your **application** is submitted, SSA will confirm that you are **technically eligible** for SSDI benefits—that you are insured. They do this by checking your earnings record to make sure you paid FICA taxes and show earnings five out of the past 10 years.

## Stroke Cuts Short Truck Driver's Career

Bernie of Arizona learned early on the importance of hard work. Before age 10, he was planting seeds, tending livestock and harvesting crops on the family farm. By his teens, he was behind the wheel of a truck, hauling supplies and moving cows on the five-acre spread. At 18, he took a full-time job as a cross-country truck driver, then accepted a job at a wrecker company.

Years later, after a painful ankle injury on the job, Bernie decided to find less physically demanding work at an auto repair store. It was a good position, but stressful. "The work just seemed to pile up."

Then he felt out of sorts one day. His left arm went numb and he couldn't hear out of his left ear. He went to work, but his boss told him to go home and "sleep it off." His wife took him to the hospital where doctors told him that he had suffered back-to-back strokes.

After a 15-day hospital stay, Bernie was ready to go back to work. "No, you don't understand," the doctor told him. "It's not going to get any better—you're not going to miraculously stop limping and get your strength back. You can't work anymore."

When Bernie's short-term disability insurance payments stopped, he knew it was time apply for Social Security Disability Insurance (SSDI) benefits. Knowing it was a complex process, he contacted Allsup. Right before his scheduled hearing, however, the judge approved Bernie's SSDI benefits "on the record" as requested by Allsup. This meant there was no need for a formal hearing. The whole process took five months.

"Allsup stepped in and took the ball and they finished it," Bernie said. "Allsup did a wonderful job."

## Chapter 6

# How Does The SSA Review My SSDI Claim?

After you clear the basic review by the **Field Office**, your state's **Disability Determination Services (DDS)** gets more involved. It's the job of the DDS to look closely at your medical records, work history and general activities to decide if your condition meets those described in a SSA **Listing of Impairments** (or "**medical listing**").

*See our explanation of medical listings at the end of this chapter.*

The DDS also will ask your doctors what your disabling medical condition is, when it began, how your condition limits your activities, what medical tests show and what your treatment has been. Often, the DDS will make an appointment and pay for you to be examined by a doctor they select.

### Activities of Daily Living

Most DDS offices will want other forms completed when your claim reaches them, such as an **Activities of Daily Living (ADL)** questionnaire, which can vary by state. The ADL asks you questions about how your condition has affected you on a day-to-day basis. It can request details about what you do all day, if you can dress, groom and bathe yourself, shop and participate in hobbies and family activities.

Many people get tripped up with the ADL questionnaire by not being specific enough and not being honest with themselves as to how difficult their life has become. For example, you may report that you shop for groceries, but don't note that you can't drive yourself to the store, push the shopping cart unassisted, reach items on high or low shelves, review your bill or lift heavy items.

When working with a disability representative, we gather all this information and share it with the DDS for you.



## The step-by-step process

The DDS uses a five-step sequential evaluation to determine if you will receive SSDI benefits.

### Step 1: Are you working and earning under SGA?

SSA will determine if you are engaging in **substantial gainful activity** (SGA). Although some people try to keep working while waiting for a determination about benefits, SSDI is really for those who can't work much or at all. If you earn more than \$1,310 a month (in 2021), that's enough to be disqualified from receiving Social Security disability benefits.

### Step 2: Can you perform basic work activities?

The agency will assess if your disability is severe enough to limit significantly your ability to perform basic work activities needed to do most jobs. These include:

- Walking, standing, sitting, lifting, pushing, pulling, reaching, carrying or handling
- Seeing, hearing and speaking
- Understanding, carrying out and remembering simple instructions
- Responding appropriately to supervision, co-workers and typical work situations
- Dealing with changes in a routine work setting

### Step 3: Do you meet a medical listing?

SSA also will determine if your disability meets or equals an SSA **medical listing**.

It's not as simple as telling SSA you've been diagnosed with a nasty disease. The agency's program is designed to make sure that SSDI applicants meet all eligibility criteria, especially medical requirements. These are thoroughly explained in the SSA's Listing of Impairments (separated for adults and children).

These describe, for each major body system, impairments considered severe enough to prevent an individual from doing any gainful work activity. Most of these are permanent or expected to result in death, or the listing includes a specific statement of duration. For all others, you must be able to show that the impairment has lasted or is expected to last for a continuous period of at least 12 months.



**Two out  
of every  
three**  
initial SSDI applications  
are denied

Within each category is an exhaustive list of conditions that typically only a medical expert can identify and verify for an applicant:

### Major Body System Categories

- Cancer (malignant neoplastic diseases)
- Cardiovascular System
- Congenital Disorders Affecting Multiple Body Systems
- Digestive System
- Endocrine Disorders
- Genitourinary Disorders
- Hematological Disorders
- Immune System Disorders
- Mental Disorders
- Musculoskeletal System
- Neurological
- Respiratory System
- Skin Disorders
- Special Senses and Speech

### Step 4: Can you do a past job?

SSA will explore your ability to perform work you have done in the past. If the DDS determines that you can perform your previous work, it will deny your disability claim. If you can't do your previous work, then the process moves to the fifth and final step.

### Step 5: Can you do any job?

The SSA will review your age, education level, work experience, and physical and mental condition to determine if you can perform any other type of work. Disability examiners will use medical and vocational rules, which vary according to your age at the time you file for SSDI benefits.

### An Important Age: 50

Age 50 is a somewhat "magic number" in the SSDI program. There is an expectation, supported by data, that you are less likely to be able to perform other work, acquire new skills or return to work with a severe condition if you are age 50 or older.

## Is there a fast track for SSDI if I am severely ill?

For those people with highly specialized or dire circumstances, the SSA has created initiatives to help, including: **Compassionate Allowances** and **Dire Need** cases.

### Compassionate Allowance

A compassionate allowance is for those whose medical conditions are so severe that they obviously meet the definition of disability. These disorders include certain advanced cancers, early-onset Alzheimer's disease, juvenile onset Huntington's disease and others.

People with these conditions may receive a decision on their claim in a matter of weeks rather than months or years.

There are  
more than  
**200**  
disabilities that  
qualify as  
Compassionate  
Allowances

### Dire need

Other applicants need help so badly the SSA considers them to be in dire need of assistance. The agency may determine that a dire need exists when a person claims any of the following circumstances:

- They don't have food and are unable to obtain it.
- They lack medicine or medical care and are unable to obtain it, or they claim that access to necessary medical care is restricted because of a lack of resources.
- They are homeless or facing homelessness, they don't have utilities, or their home is uninhabitable.

In these dire need cases, the SSA makes a determination much faster than the typical timeframe.

Your representative will immediately identify the best route after a review of your medical, personal and work history.

### Terminal illnesses

Unfortunately, some people learn at the time of their diagnosis that they may have a very short life expectancy.

Should you use some of your remaining precious time to apply for SSDI, even if a decision will come quickly as a Compassionate Allowance? It's a personal choice.

Families of  
applicants who  
die while waiting  
for a decision  
may be able to  
continue with  
the claim

One consideration: will you, based on your date last worked, be past the five-month waiting period and generate a lump sum payment for you or your family?

Should you pass away while waiting for a decision, your family or estate may continue with your claim, and if you are awarded benefits posthumously, they will receive a lump sum payment for the amount owed to you, up to the time of your death.

I've seen a few medical marvels in my day—severely ill people who beat the odds and their projected life expectancy. They are given three months and survive a year or more. Hope, willpower, and the human body can do amazing things.

## Chapter 7

# What Happens When SSA Makes A Decision About My SSDI Application?

Usually, you will know if you have been approved for benefits within four to six months after applying. The SSA sends a letter to you and your representative notifying you of its decision.

If you are awarded and approved to receive your benefits at this level—congratulations! Only one in three people nationwide are awarded benefits when they first apply. The SSA agrees that your condition prevents you from working. You are now considered an SSDI “beneficiary” and are no longer a “claimant.”

What happens if your claim is denied? If you and your representative still believe you have a good case, you should appeal.

The next step is to file what’s called a **Reconsideration appeal**, which must be **filed within 60 days** of the date of your initial denial of benefits.

Unfortunately, about 87% of the claims reviewed at this level are denied.

All states have the Reconsideration level in 2021.

Individuals  
represented by Allsup  
are approved at the  
Reconsideration level  
**23%**  
of the time

## Timing

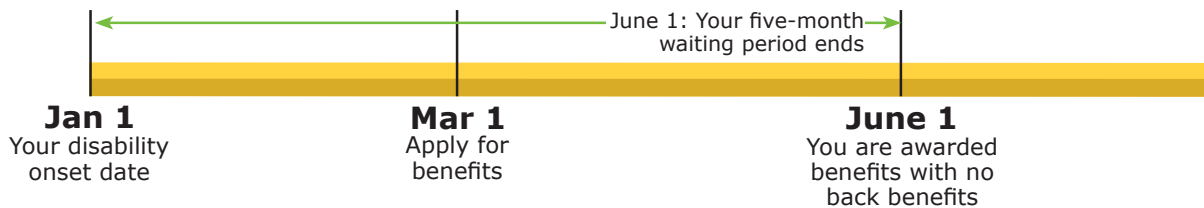
If you are awarded benefits with your initial application, they start soon after you learn you have been awarded. Sometimes money from the SSA appears in your bank account even before you receive the letter notifying you of your award!

## Lump sum payment

The SSA calculates what it might owe you for any back pay or retroactive benefits. Don't forget, it deducts the first five months after your onset date. This lump sum payment will come to you within a few weeks to a couple of months after a decision on your case is made.

A good reminder: the shorter your wait, the sooner you get your benefits and the sooner your monthly income begins—but the lower your lump sum payment.

### No lump sum payment for retroactive benefits



### Yes, a lump sum payment for retroactive benefits



## Monthly benefit amount

Your monthly **Primary Insurance Amount** (PIA) is calculated with a complicated formula using your earnings from the jobs you've had prior to your disability.

The more money you earned in your jobs, the higher your monthly PIA is likely to be. Your annual benefits statement from SSA can give you this information as well, before you even start down the SSDI path. Your monthly payment typically starts from one to three months after your award.

The SSA occasionally adjusts an individual's PIA when their system "catches up" to their recent earnings history. This happens most often when someone was approved quickly. In most years, your PIA also will be adjusted for inflation through the cost-of-living adjustment (COLA) applied to all Social Security programs.

## Representative fees

If you had a representative assisting you, the SSA will usually deduct the fee you owe them from your lump sum payment and send it to the representative for you. This service is convenient, easy and helps ensure your fee is correct.

Representatives like Allsup pay the SSA a fee for processing their payment for you.

Your one-time  
representation fee is  
**25%**  
of your lump sum  
payment and is  
capped at **\$6,000**

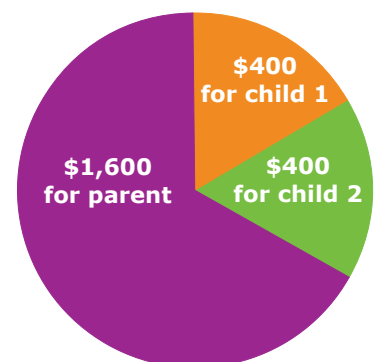
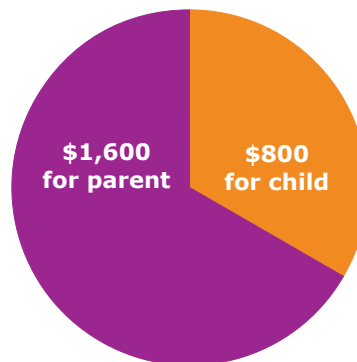
Your one-time representation fee is **25% of your lump sum payment and is capped at \$6,000**. If you completed the SSDI process especially quickly and don't have a lump sum payment owed you, your representative will petition the SSA, asking the agency to approve the fee they can charge you. You'll know what this amount is and can provide feedback to the SSA.

## Benefits for your children

Children under age 18 with a parent on SSDI can also receive disability benefits. In general, this can be estimated as half of the amount you regularly receive to be added for your children.

For example, if your monthly benefit is \$1,600, your minor dependents will receive a total of \$800 a month. If you have one child, he or she gets \$800.

If you have two children, they each get \$400, and so on. Your representative's fee is calculated on the lump sum payments for these benefits as well.



## Does getting SSDI affect other benefits?

Yes, often there can be an impact on other income you receive, such as workers' compensation, veterans' disability or private disability insurance, as well as on your healthcare insurance options.

When these private and public benefits overlap, it can create a confusing mess for the beneficiary. We discussed the idea of "offsets" earlier, but here we go into more detail.

### What if I have received workers' compensation benefits?

Social Security may offset (reduce) your monthly SSDI payment by the amount you may receive as the result of a workers' compensation claim and benefits from private, state or federal insurance. This happens if the total of these benefits and your SSDI combined exceed 80% of your average earnings from before you were disabled. It's a dollar-for-dollar offset. For every dollar you receive from workers' compensation, SSA deducts one dollar from your SSDI benefit amount each month.

### What if I have benefits from other public disability insurance programs?

SSA will offset its payments to you if you are receiving non-work related disability benefits from local, state or federal sources. These might include **civil service disability** or **state temporary disability** benefits, or state or local government retirement benefits that are based on disability. The offsets are applied based on the same criteria outlined above.

### What if I receive veterans' disability benefits?

The government allows you to receive both SSDI and veterans' disability compensation benefits at the same time. This means neither program offsets for the other.

### What if I have private long-term disability benefits?

About 32 million employees have the financial advantage of private LTD insurance coverage. Typically, LTD coverage is provided through your employer while you are working.

LTD benefits are known as income replacement and are designed to replace a portion (usually 60%) of your lost income during periods of total or partial disability.

In most cases, you can get both LTD and SSDI benefits, but the LTD carrier almost always offsets for your SSDI. As a reminder, this means that the amount your LTD plan is paying you will be reduced by the amount that SSA pays you.

About  
**32 million**  
employees  
have LTD



Here's the confusing part—you could end up in an overpayment situation with your LTD. For example, assume your LTD was paying you full benefits while you were waiting for your SSDI benefits to be approved. You are approved and the SSA sends you a retroactive lump sum to cover those months while you waited. You probably owe that money to the insurance carrier because offsets apply retroactively as well.

LTD plans usually offset for other benefits, too, including veterans' disability, workers' compensation payments, short-term disability income and other benefits that pay you an income.

If you have LTD coverage and don't comply with your plan, you risk losing your benefits. Your carrier can legally suspend your LTD benefits if it's not paid back for SSDI or other overpayments it has made to you.

### Here's An Example

You were receiving \$2,000 per month in LTD benefits. Then you applied for SSDI, and Social Security approved \$1,100 per month in SSDI payments. Your LTD benefit will be reduced to \$900 after the dollar-for-dollar offset. You then will receive \$1,100 each month in SSDI benefits and \$900 monthly from your LTD plan for the same \$2,000 in total payments.



## Chapter 8

# What Are The Next Steps After I Become An SSDI Beneficiary?

A big benefit of SSDI is **Medicare**, which you are eligible to receive **24 months after you start receiving cash SSDI benefits** (in other words, after the five-month waiting period). This means you do not have to be age 65 to access Medicare's health insurance coverage for hospital and medical services and prescription drugs.

Medicare comes in two forms: **traditional Medicare** or **Medicare Advantage**. You also have the additional option to buy **Part D prescription drug** coverage. Depending on where you live, you may be able to purchase **Medigap** coverage to supplement your Medicare.

In general, you will pay a monthly premium for your Medicare plan, and it can be deducted from your monthly SSDI payment. If your income is very low, you may be eligible for a low-income subsidy to help with your Part D drug premium.

If you have private insurance benefits (from an employer's plan, for example) and Medicare, then Medicare usually becomes the primary insurance and is the first to pay your healthcare costs. If you still owe money for healthcare services, your second insurance source kicks in.

Health insurance is a rapidly changing environment, however, so keep an eye out for changes in the rules.

**IMMEDIATE  
MEDICARE.**

No **24** month  
wait with  
**ALS, ESRD or  
kidney failure**

### Need Healthcare Insurance Assistance?

Allsup can help you figure out complicated health insurance options, including assisting you with choosing a Medicare plan. Also, we can help you determine your eligibility for Marketplace plans or Medicaid.

Call **(866) 521-7655** to learn more.

## Further down the road – Continuing Disability Reviews (CDR)

When you are awarded SSDI, the SSA establishes a **CDR**. This means the agency will review your claim to ensure you are still eligible, usually in one, three, five or seven years.

There are different types of CDRs. Some CDRs are simply a request for updated information; others are more extensive medical reviews. You'll see references to terms such as **Medical Improvement Expected** or **Medical Improvement Possible**, for example.

SSA can end your benefits if the agency determines that you have medically improved and no longer qualify for SSDI.

As with other SSA workloads, there can be a backlog of CDRs. This means they may not contact you exactly at the time they originally set for your CDR; it may take longer. However, not responding to a request for an update is a sure way to get your benefits suspended, so don't ignore a request or notice.

In either case, it's always good to keep your medical records—visits, test results, hospitalizations, etc.—gathered in one place so you can respond easily and quickly.

Keep in mind that if you are considering going back to work if you medically recover, you will be protected from a future CDR if you participate in the **Ticket to Work** program.



**CDRs are  
suspended for  
Ticket to Work  
participants**

### Social Security retirement

Once you reach your full retirement age, typically between ages 65 and 67, you leave the SSDI program and transition to the **Social Security Retirement** program. You should respond to all SSA correspondence related to retirement benefits to ensure there is no interruption in your monthly benefit income.

## Heart Failure Ended 30+ Year Career

Mary of California was on call for almost 40 years for a phone company. For her last 18 years on the job, she was an in-demand project manager. She amassed more than 1 million frequent-flyer miles in three years traveling throughout the country.

Her stress level was high. "I knew it was causing health issues," she said, "but as a single mom of two children I needed the job." By the time she was 40, Mary felt the first symptoms of a weakening heart. "I had an irregular heartbeat and went to the emergency room several times," she said. "I finally got the okay to have a pacemaker implanted."

The pacemaker slowed but didn't stop the deterioration. Within five years, after fluid buildup in her arms and legs, Mary's doctors told her she had suffered congestive heart failure and should stop working. She wanted to stay on the job, but that issue was settled when she lost her position after a phone company consolidation. She applied for other less-stressful jobs, but there were no takers.

"I collected severance pay and unemployment, but I eventually had to apply for Social Security Disability Insurance (SSDI) benefits," she said.

Her application was denied, as are two-thirds nationwide, and she prepared for a formal hearing before an administrative law judge. Before the hearing, however, Mary received a surprise phone call from her Allsup representative with some welcome news. Her claim was approved on the record and she didn't need to attend a stressful hearing. She thanked the "really good support from my cardiologist and the never-ending support of my representatives," she said. "I wake up every day and feel very lucky."

# MAKING SSDI CHOICES

## Chapter 9

# What Can I Do To Improve My Chances & Do I Need An SSDI Representative?

By now you can probably see that little about the SSDI process is easy. Having expert representation is a smart idea, even at the application level. Anyone you trust can help you fill out the forms, but you need someone who is an expert at SSDI and a good advocate for you with the SSA.

Here's why: The SSA denies two-thirds of initial SSDI applications. Many of these claims are denied because honest mistakes are made—especially by those who have never experienced the SSDI process before. It might be a missed signature that slows down your claim or a missed deadline that requires you to start over. It could be a question that isn't thoroughly answered.

Expert representatives help applicants prepare key information and keep the SSA on its collective toes—anticipating and stopping problems, correcting mistakes and insuring your information is properly considered.

Some things look like they should be simple—your responses to an activities of daily living questionnaire, your onset date, your list of prescription drugs, etc.—but these things can trip up the inexperienced applicant. In short, it can be complicated. Fortunately, the SSA allows disability applicants to work with professional advocates.



***Improve***  
**your odds by**  
**using a rep**

## **'My Whole World Moved In On Me': Diabetes Leads To SSDI**

Diabetes has ravaged Anthony of Illinois. He's suffered from a separated right shoulder, torn rotator cuff in the other shoulder, arthritis and complications in his back, hands and knees.

Anthony had several careers before diabetes stopped him from working. He was once a residential mortgage loan originator before transferring to commercial loans. He later shifted gears and drove for a transit company. "It seemed like my whole world kind of moved in on me," Anthony said. "I had been struggling with diabetes for five or six years, but it got real bad after I left the bus company. Then I found out that even if I wanted to get back to driving, it would be hard to do because I'm on insulin."

His doctor told him that all of his ailments were due to diabetes. "I couldn't work," Anthony said. "I couldn't even get out of bed."

That's when he called Allsup to help him apply for Social Security Disability Insurance (SSDI) benefits. Just eight months later, he received word that he had been approved for disability benefits. "I was in shock that it happened so quickly; Allsup really pushed my case through" he said.

## What Questions Should I Ask An SSDI Representative Before I Hire One?

Here are a few questions to use when making your decision:

- 1. What is your experience with SSDI claims?** Find out how long they've been handling SSDI claims. Do they have experience with the complexities and nuances of the SSDI process?
- 2. Will you help me file the initial application?**  
There is a myth that a representative can't help file your initial application.
- 3. What exactly will you do for me?** It's important to choose a representative who will work with you throughout the entire application and appeal process. For example, you should ask:
  - Will you communicate with SSA for me?
  - Will you help me get back to work through the Ticket to Work program?
- 4. What kind of tools and technology do you use?** Always ask a potential representative about user-friendly technology to manage your claim efficiently, communicate and provide customer support. For example:
  - Do you have an online assessment tool that helps me learn if I am probably eligible for SSDI benefits?
  - Do you offer web-based software that I can use to provide you with information for my claim ?
- 5. Do you have experience representing someone with my specific impairment?** If you suffer from diabetes or fibromyalgia, for example, ask if they have ever represented people with those conditions.
- 6. Do you have success with on-the-record decisions?** Hundreds of thousands of disability cases are currently waiting for a hearing before an administrative law judge. An experienced SSDI representative may be able to avoid a long wait for a hearing if your claim could be decided with an on-the-record (OTR) decision.
- 7. What is your success rate?** No one can promise you an SSDI award, but you should always look for an organization with a success rate above the national average of 37%.
- 8. What expenses will I be charged?** Your representation fee is set by law: 25 percent of your lump sum retroactive payment, capped at \$6,000. However, ask about extra costs they may pass on to you, such as travel or administrative expenses.



## Chapter 10

### A New Option For SSDI Applicants: *empower* by Allsup®

In a world of slow moving government bureaucracy, we all need better solutions. Unfortunately, the SSA is a bit behind other government agencies—like the IRS, for example—when it comes to using efficient technology, user-friendly online tools and electronic support.

There are a lot of reasons for this, not the least of which is that the agency constantly faces staffing and budget shortages. These challenges make investments in technology very complex and expensive. The SSA is naturally cautious, considering its size and mission of keeping up to date with the earnings, payments to, and identities of more than 330 million U.S. citizens.

At Allsup, we have a history of stepping up to big challenges, and we continue to work to innovate for the benefit of our customers. This includes our online tool, *empower* by Allsup, which is designed to take the guesswork and complexity out of the SSDI application process.

#### What is *empower* by Allsup and how does it work?

Introduced in 2016, *empower* by Allsup is a convenient online tool that lets you work with Allsup to improve the odds of receiving benefits quickly at the initial application level.

What do we mean by this? Using web-based technology and decades of SSDI knowledge and advocacy, *empower* can help determine your likelihood of qualifying for SSDI benefits now and help you use your SSDI benefits to return to work if you medically recover later.

With *empower* by Allsup, you can avoid confusing government forms and websites. It offers a simple, secure and helpful method to apply for SSDI benefits through personalized questionnaires, audio and video guidance and real-time support (phone, email and live chat) from the comfort of your home and at your own pace.

These features help our SSDI experts speed up and improve the accuracy of the applications to get you the benefits you deserve as soon as possible and with lower fees. **Your chances of being approved for SSDI benefits at the initial application level increase by 50%.**

Most importantly, you can use the *empower* by Allsup assessment tool online at no cost to help **determine your likelihood of eligibility for SSDI benefits**. You don't have to apply for benefits on the SSA website and wait weeks or months to learn if you are eligible—or wait in line at a field office or schedule a phone interview weeks in advance.

After your eligibility has been determined, you can continue to work with *empower* to help us prepare your SSDI application.

The image displays two screenshots of the Allsup *empower* assessment tool. The top screenshot shows the 'Medical' section with questions about height and weight. The bottom screenshot shows the 'Your Likelihood' section with questions about vision and a 'HELPFUL TIP' box.

**Medical Section:**

What is your height without shoes?  
Round to the nearest inch.

Feet:   
Inches:

What is your weight without shoes?  
Indicate your weight in pounds. If you are unsure, you can estimate.

150

Are you right or left handed?  
If you are able to use both hands equally well, choose the hand you use most often or write with.

☒ Right hand  
☐ Left hand

**Your Likelihood Section:**

Do you use glasses and/or contact lenses?

☒ Yes  
☐ No

Do you experience vision problems?

☐ Yes  
☒ No

**HELPFUL TIP:**  
The Allsup tool can be used for assessment, or for training purposes only.

Buttons: Save & Exit, Previous, Next, Jump Forward

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*"The examples were helpful and having an online guide for each page was great. Beats any government or healthcare bureaucrat I have ever had to deal with. Being able to save your answers and return at a later time was a great blessing, as it was too much to try to do all at one time."*

*– Roy L.  
empower by Allsup user*

## Marketing Executive Adjusts to Brain Injury

Gloria of Texas was a successful marketing executive before her world was turned upside down. She suffered a debilitating brain injury in a car accident, and she had to stop working because her critical thinking and judgment skills were impaired.

"I blacked out," she said, "and woke up 35 minutes later in the ambulance. I had a huge laceration on the left side of my head that was deep enough to see my skull." The next six weeks were like a fog. "I was just going through the motions of life." She spent just a few days in the hospital and was sent home, but she was mentally changed and life would never be the same.

"I was overreacting, overemotional and needed help to do even simple things," she said. "I'd have a conversation and totally stop for a minute. Then I'd pick up on a totally different subject. My business partner noticed it first. My life is like watching TV; there's no depth to anything. I don't feel like I'm part of a life."

She thought she could return to work. Eventually, however, she turned to Allsup to apply for Social Security Disability Insurance (SSDI) benefits. Allsup helped her through the denial to her hearing, when she was approved. "Getting my disability benefits saved me from sinking," Gloria said. "Without them, I would be living with no income or health insurance. It felt like Allsup was working with Social Security and talking in their language. They were very empathetic, and that's a huge benefit."

## Chapter 11

# Will I Ever Return To Work?

For many people—and perhaps most—applying for Social Security disability is a last resort. Most of us want to work, feel productive and earn more than our insurance benefits offer us. Yet receiving disability benefits after months, and maybe years, of waiting is a huge relief.

More than half of our applicants tell us that they'd eventually like to try to return to work if they can.

**Receiving Social Security disability benefits is NOT a sentence to a lifetime of unemployment.**

Of course, it seems a little backwards when you dedicate a lot of time and energy explaining that you can't work due to a disability, and then the SSA offers you incentives to get back to work.

Just keep in mind that SSDI is a valuable safety net you paid for—there for when you need it, for as long as you need it.

**Returning to work may be an option for you**

Stay positive and hopeful about exploring your work options.

The Social Security return to work program is designed to give you a chance to re-enter the workforce without jeopardizing your SSDI benefits. If you're between the ages of 18 and 64 and receive SSDI benefits, you can use the SSA's **Ticket to Work** program to get the services and support you need to return to work.

It's a free, voluntary program of work incentives offered to all SSDI beneficiaries.

The combination of benefits and assistance can provide a safety net of income and health insurance while you try to transition back to the workforce.

These incentives are available for several years as you look at work options. When you participate in the program, you can get help receiving vocational rehabilitation and finding a job. Private organizations like **Allsup Employment Services** work with Social Security to provide employment services and offer other support. They are known as Employment Networks (ENs).

Navigating Social Security work incentives in its Ticket to Work program can be just as hard as your journey to receive SSDI benefits.

If you participate in the Ticket to Work program and make what the SSA calls “timely progress” in your return-to-work efforts, then the agency won’t conduct a CDR. This means you can attempt to work and continue to receive SSDI benefits.

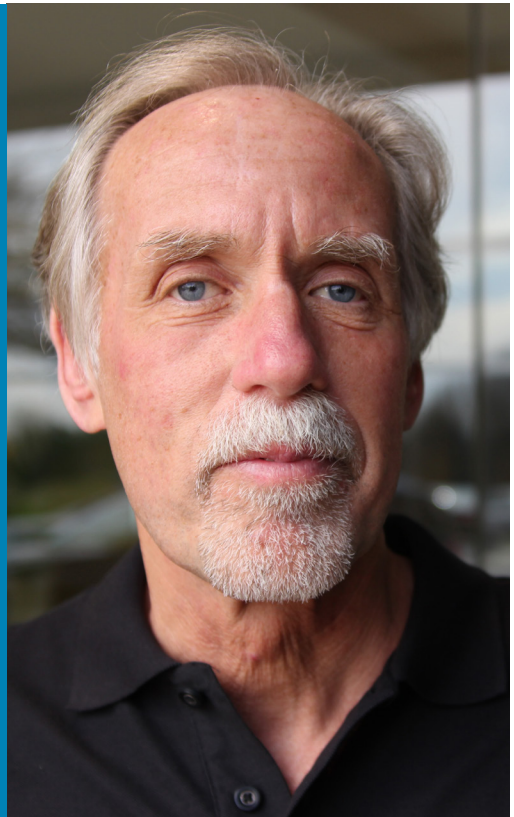
Once you’ve received your SSDI award and you are interested in trying to go back to work, you can locate an EN on the SSA’s website, or reach out to Allsup Employment Services.

**Visit [AllsupEmploymentServices.com](https://www.allsupemploymentservices.com)  
if you’re ready to get started or email [info@allsupES.com](mailto:info@allsupES.com).**

### He Did It Through Personal Motivation

Pat worked in the insurance industry for many years handling market and competitive intelligence, when he began losing his eyesight from a degenerative retina disease. By age 50, he could no longer see the computer screen and had to quit working. He received LTD and SSDI benefits, but really wanted to go back to work on his own.

Pat’s caseworker told him about the Ticket to Work program. After learning how to take advantage of its incentives, he sought out training on his own and enhanced his computer skills with screen-reading technology software. Personally motivated and with the support of the Ticket to Work incentives, he stopped drawing SSDI benefits after two years of vocational rehabilitation and job search efforts. He pursued career opportunities with several new employers and was able to re-enter the insurance industry once again.



## Chapter 12

### What Do I Do Now?

Right now, your head may be spinning. You suffer from a serious illness or disability and constant pain is the norm. You've lost your job and don't know how you'll make your next mortgage or rent payment. You aren't sure how you will pay for the prescription drugs you need to manage your illness.

You know the government has a program to provide you with disability benefits. And you also know that the process is daunting, and the chances of receiving your disability insurance benefits quickly are low.

What do you do and where do you turn?

1. First, you need to determine if you meet the basic SSDI eligibility requirements. Utilize the fast, convenient *empower* by Allsup tool to learn if you have the proper work history and your condition meets the SSA's program requirements.
2. If the answer is "yes," then you need to continue with *empower* to start your SSDI application. The sooner you file that initial application, the quicker you could receive benefits.
3. Get expert help. You're about to begin a very long and frustrating journey that is difficult to navigate alone.

**Visit our website at [www.allsup.com](http://www.allsup.com)**



## Appendix

### SSDI Terms

**Administrative Law Judge (ALJ):**

Presides over hearings and makes a decision about your claim for Social Security Disability Insurance benefits.

**Appeal:** When SSDI benefits are denied, a claimant may appeal that decision and move to the next level of the SSDI claims and appeals system.

**Application:** The initial or first-time paperwork a claimant files for SSDI benefits, also called SSA Form 16.

**Award:** An award occurs when the SSA approves an applicant for SSDI benefits.

**Beneficiary:** A person who has been awarded SSDI benefits.

**Claimant:** A former worker who has filed a claim for SSDI benefits.

**Continuing Disability Review (CDR):**

A review conducted by SSA to ensure beneficiaries continue to be eligible for benefits.

**Decision:** A decision occurs when the SSA either approves or denies a claimant's application for SSDI benefits.

**Denial:** A denial occurs when the SSA rejects an application or appeal for SSDI.

**empower by Allsup:** An online tool to apply for Social Security disability benefits and return-to-work assistance with Allsup as your representative.

**Employment Network (EN):** A private or state organization that is certified by the SSA to assist SSDI beneficiaries in accessing and using the Ticket to Work Program, a benefit of SSDI.

**Insured:** A claimant must be insured under the Social Security program before disability benefits can be paid. The SSA considers the number of quarters of coverage to determine if one is insured. This typically means working five out of the last 10 years.

**Offsets:** Private and public benefits often overlap, with benefits payments from one provider sometimes reduced by the amount paid from another program or provider.

**Onset Date:** The date the SSA determines that a claimant's disability was severe enough to prevent them from working.

**Primary Insurance Amount (PIA):**

The benefit amount a person will receive each month once their SSDI (or retirement) benefits begin.

**Reconsideration:** The second level of the SSDI process (and the first step of the SSDI appeals process after an initial claim for benefits) is denied.

**Representative:** Claimants hire a representative (sometimes referred to as “advocate”) to assist them with their initial SSDI application and appeals. Non-attorney representatives such as Allsup are certified by the SSA and must pass a rigorous test and adhere to strict guidelines.

**Retroactive Benefits:** Claimants are often due these benefits because it can take months or years to be approved for SSDI.

**Substantial Gainful Activity (SGA):** If a person earns more than a certain amount and is doing productive work, the SSA generally considers that to be engaging in SGA and he or she is not eligible for SSDI.

**Social Security Disability Insurance (SSDI):** A payroll tax-funded, federal insurance program. It is managed by the SSA and is designed to provide income support to people who are unable to work because of a physical or mental disability.

**Supplemental Security Income (SSI):** A federal means-based income supplement program funded by general tax revenues. It is designed to help aged, blind and disabled people who have little or no income and minimal resources.

**Ticket to Work (TTW):** A voluntary SSA program that helps Social Security disability beneficiaries return to work and become financially independent, while they keep their Medicare & disability benefits.





[getstarted.allsup.com](https://getstarted.allsup.com)