

What Will a Social Security Lawyer Do for You, If Your Disability Claim is Denied?

Q: What is the difference between SSI and SSDI?

A: Social Security Disability Insurance and Supplemental Security Income are both disability benefits, but they are not the same. SSDI is awarded based on prior work contributions and earned credits. How long you have been employed, your income record and accumulated work credits are all factored into your qualification to receive SSDI benefits. A credit is earned roughly every quarter of the year a person works and earns at least a minimum amount of income (established each year by Social Security). An individual can generally qualify for SSDI if he has worked the calendar equivalent of 5 years out of the last 10. Eligibility for SSI benefits, however, are dependent upon the financial needs of an individual. SSI can be awarded, regardless of work history. SSI is awarded to those who make less than about \$1400 monthly in income. An individual must report all wages, resources and income when applying for SSI. It would be wise to seek the advice of a social security lawyer, if you are confused about your eligibility for Social Security Disability Insurance versus Supplemental Security Income benefits.

Q: Should I hire a social security lawyer if my application for disability was not approved?

A: You do not need to have a social security lawyer in order to appeal your claim. But, claimants are often advised to hire a social security lawyer for the appeals process. You will need to file for reconsideration first. Frequently, a claim is denied again after reconsideration. If you wish to appeal further, you will need to move on to the hearing process. A social security lawyer is extremely beneficial when a claim goes through a hearing. Your case has a better chance of being approved after a hearing, if you have the services of an attorney. You have peace of mind, as a social security lawyer will make sure that your claim is arbitrated fairly all the forms are completed correctly and on time. Should your claim win approval, an attorney can also assure that you get the most favorable onset date.

Q: Do I let my lawyer complete and submit all forms for social security disability benefits?

A: If you have hired the services of a social security lawyer, he will assure that your paperwork has been filed correctly and within the required deadlines. Knowing that, it is also important for you to be in the loop about all forms and deadlines. This is your case, after all, and you should be involved. Although the attorney will make sure you complete everything, some forms should be your responsibility. The initial application and any forms regarding your work history are most easily completed by you.

About the Author

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