

Social Security Disability Benefits

Applying for Disability Benefits under Social Security

You apply for Social Security disability benefits either:

1. Online at www.socialsecurity.gov/applyfordisability
2. Through your local Social Security Administration (SSA) field office. To locate the office nearest you, call 1-800-772-1213 toll free or to the [Social Security Office Locator](#), and enter your five digit zip code.

Before you apply, you should read one of the Disability Starter kits develop by the Social Security Administration. The starter kits include the following helpful information: the definition of disability, a checklist of information and documents you will need to gather, a worksheet that helps you prepare for your disability interview, and answers to frequently-asked questions about applying for benefits.

[Adult Disability Starter Kit](#)

[SSI Child Disability Starter Kit \(under 18\)](#)

Once you have applied, Social Security staff will review your application with you to make sure it is complete. This can be done by telephone interview or face-to-face interview.

If the Social Security Administration determines that you meet the work and/or income related requirements, then SSA will forward your application to the Disability Determination Services (DDS) so the DDS can determine whether or not you meet the medical requirements.

How DDS Determines Disability

A trained disability examiner, thoroughly trained in the rules and regulations pertaining to the Social Security Disability program, receives the claim for benefits from a Social Security Administration field office. The information is reviewed by the disability examiner, who proceeds to secure medical records from relevant sources to support what the claimant is alleging as the reason for why he/she is disabled and can no longer work.

The disability examiner reviews the medical records as received and determines if the alleged conditions are addressed sufficiently. If necessary, a consultative examination may be arranged with a local medical provider to obtain additional information.

The disability examiner may discuss the claim with a medical consultant and/or supervisor to ensure the information is understood, complete, and sufficiently addresses all allegations said to be disabling.

Once all records are in file and a determination can be made, the disability examiner in concert with the medical and/or psychological consultant will determine if the claimant is eligible or ineligible for social security disability benefits. A sequential evaluation process is involved in the determination of eligibility, which includes the following:

- Is the claimant working?
- Is the claimant's condition "severe"? The impairment must interfere with basic work-related activities for the claim to be considered.
- Is the claimant's condition found in the list of disabling impairments? The Social Security Administration maintains a [list of impairments](#) for each of the major body systems that are so severe they automatically mean the claimant is disabled. If the condition is not on the list, the DDS has to decide if it is of equal severity to an impairment on the list. If it is, the claim is approved. If it is not, then the next step is followed.
- Can the claimant perform past relevant work? The DDS must determine whether the claimant's impairment interferes with his/her ability to do the work he/she did in the past 15 years. If it does not, the claim will be denied. If it does, the claim will be considered further.
- Can the claimant perform any other type of work? If the claimant cannot perform work he/she did in the past 15 years, then the DDS determines if he/she can perform other type of work. The DDS considers the claimant's age, education, past work experience, and transferable skills, and reviews the job demands of occupations as determined by the Department of Labor. If the claimant cannot perform other type of work, the claim will be approved. If the claimant can perform other work, then the claim will be denied.

The Disability Determination Services uses the Social Security Administration's definition of disability, which is defined as "the inability to engage in any substantial gainful activity (SGA) by reason, of any medically determinable physical or mental impairment(s) which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months."

A formal determination is prepared and the claimant is notified by letter as to whether or not his/her claim was approved or denied. If the claim is approved the claimant will receive a notice indicating the amount of his/her benefit and when payments will begin. If the claim is denied, the notice will provide an explanation of the denial.

How to Appeal a Determination

If the claimant disagrees with the determination, the claimant must request that his/her claim be reconsidered – within 60 days from the day he/she receives notification of his/her determination. The claimant will be asked to complete additional forms – about changes to his/her condition and any new medical treatment.

Reasons for requesting reconsideration are: 1) the condition has worsened since the determination; 2) the condition has lasted longer than expected; 3) the condition has worsened since the determination; 4) the condition became disabling earlier than determined; and 5) another condition developed that complicates the first condition.

How to request an appeal:

- If the claim was recently denied for medical reasons, the claimant may request an appeal on the Social Security Administration's [Internet Appeal website](#). There are two parts to the Internet Appeals process: 1) an Appeal Request Internet form, and 2) an Appeal Disability Report that provides additional information about the claimant's condition.
- If the claimant wants to request an appeal via the Internet or if his/her claim was recently denied for non-medical reasons, he/she may:
 - Contact his/her [local Social Security Office](#) and inform the representative that he/she wants to appeal the determination made on his/her claim.
 - The claimant may contact the Social Security Administration toll-free at 1-800-772-1213. The claimant will need to explain that he/she does want to use the online appeal process but wants to appeal the determination made on his/her claim. Representatives are available Monday through Friday from 7:00 a.m. to 7:00 p.m.
 - The claimant may contact the toll-free TTY number if he/she is deaf or hard of hearing: 1-800-325-0778.

The reconsideration claim is returned to the Disability Determination Services where it will be adjudicated by a different disability examiner and medical/psychological consultant. Evidence from the original determination and any new evidence is considered. Once medical evidence is received, an independent determination is made.