Social Security Disability applications for spinal cord injuries

Suffering a serious injury is something that can affect you in ways you might not have considered. In the case of a spinal cord injury, you might find that you are unable to work. That can mean you have considerable financial difficulties ahead. One way that you might be able to get some financial relief is to file for Social Security Disability Insurance.

In order to file for SSDI based on your spinal cord injury, you have to show that your disability is expected to either result in your death or to last at least one year. You also have to show that the spinal cord injury prevents you from doing the work you did prior the injury and that it isn't possible to adjust your work to accommodate your injury.

Generally, you would have to show that accommodations required under the Americans with Disabilities Act wouldn't be enough to allow you to work. This can be done by providing information from your doctor to show the extent of your disability.

If you are determined to be disabled, you then have to qualify based your work history. This means that you have to have worked and paid FICA taxes for at least five of the 10 years prior to your application for SSDI. If you are unable to meet that requirement, you might have to apply for Supplemental Security Income, or SSI, which is a need-based program.

In some cases, your application might be denied, even if you have a qualifying disability. In those cases, you can appeal the decision. From the initial application and through the appeal process, it is vital that you understand your rights and responsibilities. **Source:** Christopher & Dana Reeve Foundation, "<u>Social Security</u> and <u>Disability</u>," accessed June 04, 2015