

Social Security Disability truths and myths

People who are unable to support themselves because of a long-term medical condition might opt to seek Social Security Disability if they have a work history. There are a lot of myths that are out there about the SSDI system. Anyone who is applying for benefits should make sure they don't believe the myths.

Contrary to popular belief, SSDI won't fully replace your income. For SSDI, a worker is given benefits based on that worker's earnings. This differs from Supplemental Security Income, which is a need-based program for people who haven't put in enough time as part of the workforce. Even if you are approved for SSDI, it won't replace 100 percent of your income.

Another myth is that you can't work while you receive SSDI payments. In fact, special rules apply to people who are able to reenter the workforce. Before you attempt to reenter the workforce, you should make sure that you understand how these special rules, which include the possibility of a trial work period, apply to you.

People who are approved for SSDI aren't granted an approval for a lifetime. All SSDI cases are periodically reviewed. The first review typically occurs 6 to 18 months after the original date you were disabled. Following reviews occur every three or seven years, depending on the case. Just because your doctor says you are disabled doesn't mean you meet the criteria for SSDI.

If you are approved for SSDI, don't expect to receive a check right then. In fact, your first payment won't be made for six months following the disability effective date. If that date

is in the middle of January, you won't get a check until August since checks are sent out on the month following the coverage month.

Seeking help for your disability case can help you to understand various aspects of your case. Making sure that you complete the application properly, as well as an appeal if necessary, can help you through the process.