Disability onset date is an important determination

People filing for Social Security disability often come across the term "disability onset date." This date is included on some of the forms and letters that you will get once you have applied for disability. In the simplest terms, the disability onset date is the date on which you first became unable to work. This date isn't necessary for applicants who haven't yet turned 22 years old. Determining what that date was can often become a little more complex.

There are three factors that are considered when the Security Administration is trying to determine the disability onset date — medical evidence, work history, and your statements. The exact weight that each one holds when trying to make the determination depends; however, the disability onset date must be consistent with the medical evidence in your disability case.

In some cases, there is a firm disability onset date that is easily determined. This would be the case if a sudden injury, such as an injury caused by an accident at work is to blame for your injury. In other cases, the SSA might infer the date. That would be the case in the if the condition is progressive in nature, such as a debilitating back injury that is degenerative in nature.

It is important to note that SSD benefits aren't retroactive to the disability onset date. This means that while it is vital for the SSA to determine the disability onset date, it doesn't mean that is when your benefits will start. Instead, your benefits are based on your application date. That is one reason why it is vital for you to submit your application as soon as possible after you learn you will be unable to work for 12 months or that you will die from your condition.