

# **Frequently Asked Questions About Social Security Disability**

## **What is Social Security Disability (SSD)?**

Social Security Disability (SSD) can seem like a complex topic, but at its core, it's a program designed to support those who find themselves unable to work due to a debilitating condition or illness. As an attorney with 15 years of experience in this field, I've borne witness to the intricacies of SSD, and in this post, I'll do my best to pass that experience on to you.

## **Do I Deserve SSD?**

This is a threshold question that many applicants grapple with. Many hardworking people feel like they must continue to work, no matter the cost to their health and wellbeing. Let me be clear- the SSD program is not about handouts – it's about support for individuals who have diligently paid into the system through their working years. Every paycheck you've received has had a portion allocated to the Social Security tax. It's this contribution that feeds into a larger pool, an insurance program, ensuring that you have a safety net in times of need. In essence, the benefits you might receive are a result of your own hard work and commitment.

## **Will I Qualify for SSD?**

Many people don't apply because they feel like there's no way that they would qualify. The first step is to remove any

notion of “disabled” that you have in your mind. Disability for the purposes of SSD, is determined through a complex analysis. There’s no substitute for having an experienced advocate to help you through the process, but here’s a short overview of how the Social Security Administration (SSA) figures out whether or not you qualify to receive SSD:

- They first assess your **employment status**. If you earn above a certain threshold, it might affect eligibility.
- The **severity of your condition** is then evaluated. It needs to significantly interfere with work-related activities.
- The SSA has a **list of impairments**. Conditions on this list can fast-track disability determination. If yours isn’t listed, the analysis continues.
- Next is an evaluation of your **ability to perform the work you did before**. If your condition impedes this, they proceed to the final step.
- The last checkpoint determines your **ability to do any other work**, factoring in your age, education, and previous work experience.

## What Will I Receive Through SSD?

If you think that you might qualify, the next logical question is what does SSD provide? SSD not only provides financial assistance but also encompasses medical benefits. Financially, the Primary Insurance Amount (PIA) acts as the cornerstone of your benefits. It takes into consideration your lifetime earnings and the years you’ve worked, to determine the amount you receive monthly. On the medical side, SSD recipients can also gain access to Medicare, a crucial support for those dealing with debilitating conditions, ensuring they get the care and treatments they require without further draining their resources.

## **What is the Real-world Impact of SSD?**

Having steered countless individuals through their SSD claims, I've seen the tangible effects of these benefits. I've helped individuals to receive more than \$3,000 monthly, with some even owed over \$100,000 in back benefits. These aren't just statistics to me, but real lives that I've seen change overnight.

## **Why Choose Martin Law?**

Embarking on the SSD journey doesn't mean you have to tread the path alone. At Martin Law, our experienced attorneys and dedicated support teams stand ready to guide you through every twist and turn. With our expertise, commitment, and personalized approach, we ensure that your SSD journey is as seamless and rewarding as possible.