

What is Social Security Disability?

There are important distinctions between the SSDI & SSI programs.

SOCIAL SECURITY HAS TWO programs that pay disabled people. One is SSI (Supplemental Security Income); the other is “regular” Social Security, or SSDI. There is a lot of confusion about these two programs in the mind of the public.

THE SSDI OR “REGULAR” disability program pays a claimant based on the money paid into Social Security during a lifetime. The amount is determined by how much has been paid in, divided by years of life expectancy. Payments may also be sent to a spouse and children. Eligibility includes Medicare two years after entitlement date.

THE SSI PROGRAM IS an entitlement program, paid to people who have not worked regularly during the past five years. There is an asset limitation and



a household income limitation for eligibility as well. There is immediate state Medicaid coverage with this program.

IN OUR AREA, just under 70% of initial applications were denied. About half of those who appeal those denials eventually win their cases.

WHILE THEY WAIT the many months and even years that an appeal takes, many have had to declare bankruptcy, some even died while awaiting hearings. After that initial denial, many become discouraged and drop out of the process.

PEOPLE NEED HELP getting the right decision the first time, and that’s where we come in. For claimants with attorney representation, the success rate is up to 80% favorably concluded. In some cases, an experienced attorney can expedite the process of issuing a favorable decision.

SPEAKING TO YOUR GROUP OR OFFICE

We are available to conduct workshops or short training meetings, tailored to the needs of your office staff. There is no charge for this. Please call our office to make arrangements for talks to groups and organizations on any area of Social Security disability law.

Attorney’s Fees Not Charged Unless Case is Won

THERE IS NO CHARGE by our firm for an initial conversation. Attorney’s fees are not charged unless and until a claim is successful. Fees are approved by Social Security to make sure they are fair. The fee is usually 25% of any past due benefit received by the claimant. If we do not win the case, no fee is charged, however clients are responsible for costs.