

Common Questions about Social Security Disability Claims

Q: Should I make my claim for social security disability under my own account, or under the social security account of my spouse who recently passed away?

A: For most social security disability applicants, the goal is to get the largest payment possible. Sometimes the largest social security disability payment will come from the survivors benefits you receive from a deceased spouses account. Other times, the largest payment will come from your own account. In either case, you will need to determine the highest payment, as you cannot apply under both.

The first step when deciding under whose account to request social security disability is to determine which will provide higher payment. The wisest thing is to consult the Social Security Administration to figure out under which account your payments would be higher. Whether the payments are higher under your own social security disability account or your deceased spouses is determined by your current age, the severity of your disability, and your earnings record. If you do apply for survivors benefits, you will generally receive full benefits if you are at full retirement age or older at the date of application (or over 50 and disabled). If you are under full retirement age but 60 or older, you will receive anywhere from 71 to 99% of your deceased spouses social security disability benefits.

Q: I currently get my benefits from social security disability, but I want to switch to social security retirement.

A: Generally, if you receive social security disability benefits, those benefits will be transferred to retirement benefits upon reaching retirement age. Most people who get social security disability have to do little or nothing to bring about the transfer. Speak to the SSA or a social security disability lawyer for more information.

Q: I heard the everyone has their social security disability application denied by the SSA the first time they apply. Is that true?

A: While you may hear plenty of horror stories about constant rejection from the social security disability program, the truth is that not all first claims are denied. The Social Security Administration has no policy or regulation stating that all first applicants should be denied. One the other hand, it is also true that first claims are denied quite often, and that the highest success rate with social security disability claims is in appeals, not on first application.

Of all social security disability claims, about 70% are denied the first time they apply. The biggest problem with this is that many who see their claims rejected do not know what to do improve their chances of being approved on the next application. Since most social security disability approvals happen through appeal, it is key to have knowledge of the ins and out of the appeals process. Consult the Social Security Administration or a social security disability expert for more information. [Links Links Links Links Links](#)

About the Author

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disability.awardspace.com/?Your-Questions-About-Factors-Affecting-your-Social-Security-Benefits&action=627.

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