

Social Security Disability Benefits and Employment

Q: How long does a typical social security disability benefits claim take?

A: Unlike some other government programs, social security disability benefit claims do not have to be processed in within a certain amount of time. Some cases take years to receive a decision. Others, make it through the process very quickly. The average review time for an initial application for social security disability insurance is three to four months. Numerous things can lengthen the duration for a decision on your particular case. And there are things that you can do to increase the likelihood that your social security disability case does not hit snags that will slow down the process. A common cause for delay is medical documents that have yet to arrive. It is helpful to confirm that all requested medical documents have been sent and received. If a consultative exam is requested, make sure you do it. If you cannot be present at a particular exam, it is important that you reschedule. Incomplete or lack of current data about your condition will slow the review process and, possibly, eventually cause a denial of benefits. Get in touch with the representative handling your case, if you make any changes to your contact information. And respond to any requests regarding your case. The representative handling your social security disability application wants to reach a decision too, so be polite and helpful. Finally, be your own advocate and know where your case is in the review process by periodically contacting your claims representative about the status.

Q: Do you have to be out of work for more than five months to submit an application for social security disability insurance?

A: You should apply for social security disability benefits as soon as you become injured and know that your condition will prevent you from working for at least 12 months. You do not have to wait a certain period of time before you submit an application. The review process for a claim can be lengthy, so it is best to apply as soon as possible. If you are awarded benefits, you will not be eligible for your first payment until after a 5 month waiting period after the date of onset of your condition.

Q: Can you work while your social security disability claim is pending?

A: You are allowed to be employed and receive social security disability benefits. The factor that influences your eligibility for benefits is not the employment itself, but how much income you make. You cannot earn above the limit Social Security has established as substantial gainful activity. That monthly amount is currently just under \$1000 pretax.

About the Author

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