

Medicare and SSD Benefits Questions You Might Ask a Social Security Lawyer

Q: How long before I am covered for Medicare?

A: If you talk to a social security lawyer, he or she will talk about Medicare for retired persons as fairly simple. Those that are 65 or older will normally be eligible for Medicare coverage if they've worked for ten years or more in a Medicare covered position. Even if you are under 65, it is possible to be eligible for Medicare coverage if you suffer from a disability. But for these applicants, it may be a good idea to speak to a social security lawyer or advocate about several complications involved with receiving coverage for a disability.

When they first become disabled, most Medicare applicants who don't work with a social security lawyer do not realize that they will have to wait at least 24 months before receiving coverage. This is a two year waiting period that starts when your disability begins. To be eligible for Medicare due to a disability, you must also qualify for Social Security Disability benefits. When you combine the waiting period for Social Security Disability with the waiting period for Medicare, it can be a very long time before you see coverage. You may want to talk to a social security lawyer for a better idea of the time frame.

Q: The SSA says I am short one credit to apply for disability insurance. What, exactly, do they mean?

A: The SSA has so much small print and obscure rules that nobody but a [social security lawyer](#) could learn them all. For you to be eligible to be "insured" for SS Disability, you will generally (though not always) need to have earned 20 credits during the last ten years of work. This 10 year rolling period should end when the SSA deems your disability to have started.

Unfortunately, due to the combination of rules requiring a certain number of credits for people of a certain age, and a certain number of those credits earned in the last 10 years, not meeting the credit requirements is easy. Any social security lawyer or advocate can tell you to expect this to happen if you haven't worked enough. Unfortunately, though, it can also happen when you've waited too long to apply for SSD, or when a judge has decided to change your disability's official onset date. In this case, you should speak to a social security lawyer to better understand your options for appeals, etc.

Q: Can I work while I have a claim pending?

A: Your social security lawyer will describe disability that is eligible for benefits as any that keeps you from earning a substantial income. Eligibility doesn't, however, require you not to work at all. If the salary you earn with your work falls below a certain limit (which is set annually but the SSA), you may still be approved for benefits. You may want to speak with a social security lawyer to learn more. Sites Consulted [Disability attorney](#) -- [Attorneys for social security disability](#) --

About the Author

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