Social Security Benefits

When someone with ECD is no longer able to work, there is financial assistance available. During their working life, they have either paid into Social Security for forty quarters (10 years) and are eligible for Social Security Disability Insurance (SSDI), and for those who have not, there is Social Security Incapacitated (SSI). For those assessed by the Social Security Administration to have a permanent disability, they are immediately approved for Medicare. There is no two year waiting period

To apply for Social Security one only needs to go to www.ssa.gov. There is an online application which is easy to fill out. First, fill out the Disability Benefit Application, the Adult Disability Report, then fill out the Authorization to Disclose Information. This allows Social Security to get a copy of your Medical Records. This last form has to be signed and must be mailed or turned in to your local Social Security Office. For those who prefer to apply in person, you can call 1-800 772-1213 to schedule an appointment at your nearest Social Security office.

They will want to know names, addresses phone numbers, patient ID numbers, and dates of treatment from all doctors and hospitals. They will need to contact someone, preferably your treating physician, who can explain your medical condition. They will need the dates of your last five jobs. They will also need the Social Security numbers of everyone in your household.

It usually takes between three and five months for approval. When you are finally approved, you'll be paid from the date your application was first received. If by chance they deny your claim, file the appeal. They will still go back and pay you from the date you applied. Social Security routinely denies the initial claim, so if you are denied, don't despair, file the appeal immediately. The Social Security Administration explains things very well on line and has publications that should be able to answer all of your questions.

There are attorneys who (claim to) or specialize in helping someone with a disability claim. They work off a percentage of your initial grant. Before agreeing to use an attorney, the things to consider are: whether you feel you need assistance filing for disability, how does the ECD effect you and hamper your ability to work and your daily functioning, and what line of work are you in? For instance, someone doing physical labor will have an easier time applying for disability than say on office worker, or someone working for the government, due to the nature of the work. Let your treating physician know what you are doing and how the disease is preventing you from working, as they will need to verify your claim. They might be able to make recommendations to your employer to allow you to continue to work.

Depending on which state you live in, your state may have some sort of State Disability Insurance. This is usually six months to a year, to assist in temporary situations, or to bridge the gap until to you are accepted as permanently disabled. Each state is different. Check with your State's individual website, or your nearest public assistance (welfare) office. Some state's require you to pay into a State Disability Insurance fund, which is deducted from your paycheck in the event that you are unable to work for any reason..

Help is always available, so don't be afraid to contact your local public assistance (welfare) office as they can advise you on what is available and how you can apply. You can find your nearest office by checking the phone book. In some cases you may need to apply for Medicaid until you qualify for Medicare, if you are not covered by a spouse's insurance. If your state does not have a State Disability Insurance or similar plan, if you have children, you may need to apply for Temporary Assistance for Needy Families (TANF) "welfare" to bridge the gap while you apply for Social Security. TANF is only available to those parents with dependent children. Remember, applying for Social Security can take several months, and the bills don't stop.