

Who Qualifies for Social Security Benefits?

Q: Who qualifies for social security benefits when on disability?

A: There are several criteria that determine whether or not an injury makes a person eligible for social security benefits. You must have been working and insured at the time of your injury. To qualify, you need to have been in the workforce for at least five of the past ten years. That employment must have been with a position that had you contributing to Social Security. You must be younger than the retirement age in order to receive social security benefits via the disability program. Last, but not least, your injury needs to be such that you will not be able to join the workforce again for a minimum of 12 months. There are no benefits via social security for a worker who will only be out of work for a few months due to his injury.

Q: When will social security benefits stop?

A: Until the injury has improved enough to allow a person to reenter the workforce, he will receive [social security benefits](#). The payments would end the second month after the injury is no longer present. Social security benefits would also end if a person reaches retirement age and is eligible for retirement benefits. Disability benefits would be converted to retirement benefits. Your file will be evaluated regularly in order to verify the status of your injury. If your medical condition does not change, though, you will not have to apply again to remain eligible for benefits.

If a person has been notified of approval, when will he receive his first payment for social security benefits?

A: According to law, an individual cannot receive social security benefits until he has been injured and unable to work for at least five months. Payments will usually begin the sixth month. If you have applied, but have not yet received notification for approval, the processing time can vary. The thing that usually affects how long it takes to process an application is the wait for medical records. The disability examiner cannot make a decision about your case until he has reviewed your medical records. Most applications are reviewed and the claimant notified of a decision within four months.

About the Author

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