

**STEPHEN L. REDISCH, PLC**  
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**5 Questions You need to answer to qualify for Social Security Disability Benefits...**

1. Are you working? If you are and your earnings average more than \$860 a month, you generally cannot be considered disabled.
2. Is your condition severe? Your impairments must interfere with basic work-related activities for your claim to be considered.
3. Is your condition found in the list of disabling impairments? Social Security maintains a list of impairments for each of the major body systems that are so severe they automatically mean you are disabled. If your condition is not on the list, they decide if it is of equal severity to an impairment on the list. If it is, your claim is approved. If it is not, they go to the next step.
4. Can you do the work you did previously? If your condition is severe, but not at the same or equal severity as an impairment on the list, then they must determine if it interferes with your ability to do the work you did in the last 15 years. If it does not, your claim will be denied. If it does, your claim will be considered further.
5. Can you do any other type of work? If you cannot do the work you did in the last 15 years, they then look to see if you can do any other type of work. They consider your age, education, past work experience, and transferable skills, and they review the job demands of occupations as determined by the Department of Labor. If you cannot do any other kind of work, your claim will be approved. If you can, your claim will be denied.

**What does Social Security mean by the term “disabled”**

Social Security defines "disability" as the "inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or has lasted or can be expected to last for continuous period of not less than 12 months."

**What kinds of Social Security Disability benefits are there I might be eligible to receive?**

There are several kinds of disability benefits for which a person can be eligible. Depending on the facts, you may be entitled to one of these benefits, or you may be entitled to more than one. The medical rules are the same for all categories, you must be just as disabled to qualify for one as for another. The non-medical requirements are different for each category.

**Disability Insurance Benefits (DIB) -**

You are only eligible for these benefits if you have paid a certain amount of

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Social Security tax over a period of time, enough to have disability insurance coverage in force. In general, you must have paid at least a certain amount of Social Security tax in at least twenty calendar quarters during the forty calendar quarters before your total disability began. In other words, you must have worked and paid Social Security tax for about five out of the last ten years before you became totally disabled. There is a different, easier rule for people whose disability began before age 30. Everyone must prove that he or she became disabled while disability insurance coverage was in force or they are not entitled to benefits, no matter how serious the medical condition is now. If your DIB claim is approved, the monthly payment you will receive is set by your earnings (and Social Security tax payments) during your working career. There is no minimum rate, and the maximum a person can receive at this time is over \$1,600 per month. There is a cost-of-living raise in the monthly payment at the start of most years. In many cases, your dependent children will also get benefits in addition to your own.

**Supplemental Security Income (SSI)**

SSI can be paid whether or not a person has paid in enough Social Security tax to get disability insurance benefits. You must be disabled under the same rules as for disability insurance, or be blind, or be over 65. You must also have very little income or property, because this benefit is based on financial need. Social Security looks at all other income and property in the household you live in, not just your own, and also the value of any support (like free room and board) you may get from others, to determine whether you are financially eligible for SSI. Social Security does this in addition to deciding if you are disabled. Also, some children 18 or younger with a severe disability can get a monthly benefit if their family income is low enough

**Disability Widow/Widower Benefits (DWB)**

This is a special disability benefit for certain widows and widowers, based on the Social Security tax paid by his or her deceased spouse. In order to qualify, you must be between ages of 50 and 60, and have been married for at least 10 years to the person who was covered under Social Security at the time of his or her death. Also, you must have proof that your disability was severe enough to meet these rules within seven years of your spouse's death, with some exceptions for those already receiving other kinds of Social Security benefits. If you are awarded DWB benefits, your monthly rate is determined by your spouse's income and Social Security tax payments. However, a surviving spouse's pension can usually be paid at the age of 60, regardless of any disability.

**Disabled Adult Child Benefits (DAC)**

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In order to be eligible, you must be a child of a person already receiving Disability Insurance Benefits or Retirement Benefits, or who died while covered for Social Security. You must be at least 19 years old, and you must prove your total disability began before the month you turned age 22, and is continuing. The monthly benefit rate is based on a percentage of your parent's rate. Therefore, it is different in each particular case.