

8 Ways to Address Common Objections to Applying for SSDI

The Social Security Disability Insurance (SSDI) process can be daunting, particularly for those who are applying for the first time. These claimants may raise concerns about the process and be hesitant to move forward with an application. We have compiled a list of the most common objections claimants may have when applying for SSDI benefits, and how best to address those.

1 *SSDI is permanent.*

“I thought SSDI was permanent and my condition(s) may improve. Would I still be able to file for SSDI?”

If your condition(s) improve enough to allow you to return to work, you may do that at any time, even if you have filed for SSDI benefits. Throughout the application process, you are required to contact the Social Security Administration (SSA) and let them know if and when you have returned to work. If you are already receiving benefits when you return to work, you may be granted a Trial Work Period, or your benefits may be stopped at that time. If you return to work prior to being approved, Social Security may choose to award you benefits for a closed period of time.

2 *I would rather retire.*

“I am nearing full retirement age. Can't I just wait to file for those benefits or retire early?”

If you are out of work and have not filed for and been awarded SSDI benefits, you will accumulate a zero on your FICA earnings credits for each year you were out of work. These zeroes will be averaged with the earnings from the years you spent working, bringing down the monthly amount you will receive once you reach full retirement age and begin collecting those benefits. If you choose to file for retirement benefits early, the monthly benefits you will receive will be at a reduced rate. If you file for SSDI benefits, and your claim is awarded, your earnings record is protected by a freeze that is placed on any years you did not work, thus preventing a reduction in your retirement benefits.

3 *Would I really be eligible?*

“I am unfamiliar with the requirements to file for SSDI. Am I eligible for SSDI?”

To qualify for SSDI benefits, you must have worked and paid FICA taxes for at least five out of the last ten years. If you are still unsure of your eligibility, working with an experienced representative can help. An experienced representative will evaluate your benefit eligibility with just a few simple questions. If there are any areas about which you are unsure, a representative can work with you to contact Social Security to verify your earnings record and determine if you are eligible to file for SSDI.

4 *I want to return to work.*

“I plan on returning to work or engaging in vocational rehabilitation. Is it worthwhile for me to file for SSDI?”

If you are awarded SSDI benefits, you may qualify for a Trial Work Period to help support your efforts for a successful return to work. During this time, you may perform gainful work activity for up-to nine non-consecutive months, within a rolling sixty-month period, while still receiving your monthly SSDI benefits. If the return to work is successful, your benefits will terminate, but if it is unsuccessful, your benefits will continue. Through their [Ticket to Work Program](#), SSA provides additional return to work support, including counseling, vocational rehabilitation, job placement, and job training. Social Security guidelines also provide a path to have your benefits reinstated easily if you must leave work again for the same condition(s).

5 *The timing is not right.*

“I have not yet been out of work for twelve months. Am I still able to file a claim now?”

The SSDI application process can be lengthy. If you, and your medical providers, believe your condition(s) will prevent you from working for at least twelve months, you should begin the process immediately. The earlier you begin the application, the sooner your monthly benefits will begin. If you end up returning to work, you may still be eligible to receive benefits for the closed period of time that your condition(s) prevented you from working.

6 *I have a pending claim.*

“My claim is already pending with SSA. It's too late for a representative to help, right?”

An experienced representative can assist at any time during the claim process, even if you have already started the process yourself. You will need to sign authorization and representation forms to allow the representative to gain access to your claim and assist you moving forward. Once the representative is on file, they will be able to speak with Social Security on your behalf to ensure your claim is on track, and follow up on any outstanding information needed to make a decision. An experienced representative can come into the process anytime.

7 *I already have insurance.*

“I have Long-Term Disability (LTD) and health insurance currently. Why should I file?”

Filing for SSDI benefits may be a requirement of your LTD policy. Your LTD benefit may be offset for the amount your carrier estimates you would receive from an SSDI award if you do not begin the application process once you are deemed eligible to pursue benefits. For further information about the terms of your health insurance coverage, you should contact your employer or health provider directly. If this coverage should end at any time, you will need additional support to cover your health expenses. All SSDI beneficiaries become eligible for Medicare coverage after receiving benefits for two years. This waiting period is waived if you have amyotrophic lateral sclerosis (ALS) or end-stage renal disease (ESRD), and there is no waiting period for Medicare health benefits once you reach age 65.

8 *Why do I need a representative?*

“I have been thinking about filing a claim on my own. How can a representative help me?”

In using an experienced representative, you can focus on yourself while the representative works on your claim and connects with you, as necessary. Representatives have the experience to help you navigate the complicated and often lengthy process involved in filing an SSDI application. A representative is familiar with the process, regulations, paperwork, and timelines necessary for a successful claim. While denials of the initial application are common, a representative can help keep your claim on track and move forward through any necessary appeals. An experienced representative communicates with SSA and follows your claim throughout the process, making sure all deadlines are met and SSA gets the medical evidence they need to fully understand and process your claim timely.

Have questions? We can help.

Call toll-free: (877) 261-1947

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