

Common Questions about Social Security Disability Claims

Q: Should I make my claim for social security disability under my own account, or under the social security account of my spouse who recently passed away?

A: Of course, for most people applying for social security disability, your objective is to receive the highest payments you can. In some cases, you will receive the most generous payment by applying under a deceased spouses SS account. In other situations, the greatest social security disability payment will come from applying under your own account. In either case, you will need to determine the highest payment, as you cannot apply under both.

When deciding if you want to apply under a spouses account or your own, calculating the highest social security disability payment is an obvious first step. It is best to check with the SSA to determine what those payments might be. Depending on your age, level of ability or disability, and your years of work, it is possible to receive higher payments on your own, or via a deceased spouses account. In the case that you do choose to claim survivors benefits, you will receive your spouses full social security disability benefits when you reach retirement, or when you reach the age of 50 and are disabled. If you are under full retirement age but 60 or older, you will receive anywhere from 71 to 99% of your deceased spouses social security disability benefits.

Q: I currently get my benefits from social security disability, but I want to switch to social security retirement.

A: Generally, if you receive social security disability benefits, those benefits will be transferred to retirement benefits upon reaching retirement age. Most people who get social security disability have to do little or nothing to bring about the transfer. Consult the Social Security Administration or talk to a lawyer for information about transferring from social security disability to retirement.

Q: Is it true that everybodys social security disability claim gets denied the first time?

A: You have probably heard comments and complaints from many social security disability applicants that their claims are constantly denied; but in reality, not all first applications are rejected. In truth, the SSA has no rule in place that directs them to deny all first claims. One the other hand, it is also true that first claims are denied quite often, and that the highest success rate with social security disability claims is in appeals, not on first application.

Of all social security disability claims, about 70% are denied the first time they apply. The biggest problem with this is that many who see their claims rejected do not know what to do improve their chances of being approved on the next application. In order to reduce your chances of being denied more than once, it is important to have a through understanding of the social security disability appeals process. Consult the Social Security Administration or a social security disability expert for more information.

About the Author

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