

Things Your Social Security Lawyer Might Tell You about Medicare

Q: How long before I am covered for Medicare?

A: If you talk to a social security lawyer, he or she will talk about Medicare for retired persons as fairly simple. If you are 65 years old or older, and worked for at least ten years in a Medicare covered job, you will generally be eligible for Medicare even if you're working. Even if you are under 65, it is possible to be eligible for Medicare coverage if you suffer from a disability. But you may want to talk to a social security lawyer about some of the complications involved in getting Medicare due to disability.

When they first become disabled, most Medicare applicants who don't work with a social security lawyer do not realize that they will have to wait at least 24 months before receiving coverage. This is a two year waiting period that starts when your disability begins. In order to receive Medicare coverage for your disability, you are also required to be eligible for social security disability. Unfortunately, the combination of the waiting periods for both social security disability and Medicare coverage can make for a very long Medicare wait. It's generally a good idea to speak with a social security lawyer at the beginning of the process to gauge how long your wait may be.

Q: The SSA says I am short one credit to apply for disability insurance. What does this mean?

A: Social Security Disability eligibility is a complex system (which is why it's a good idea to work with a social security lawyer). In order to qualify as "insured" under SSD, most adults need to have earned 20 credits during the last ten years (counting towards your total number of working credits). This is a rolling ten year period that is supposed to end on the day that your disability is judged to have begun.

Unfortunately, due to the combination of rules requiring a certain number of credits for people of a certain age, and a certain number of those credits earned in the last 10 years, not meeting the credit requirements is easy. A social security lawyer will tell you that this often happens when an applicant simply hasn't worked enough. But it also can happen due to delays in application, or a "disability onset date" which is adjusted by a judge or other official during the application process. In this case, you should speak to a social security lawyer to better understand your options for appeals, etc.

Q: If I have an SSD claim pending, can I still work?

A: A social security lawyer will define an SSD eligible disability as one that will prevent you from making a gainful income in your or any other field. This doesn't necessarily mean, though, that you cannot work at all. If the salary you earn with your work falls below a certain limit (which is set annually but the SSA), you may still be approved for benefits. Talk to a social security lawyer or advocate for details.

About the Author

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