

A magnifying glass and a pen are positioned over a document. The document has the heading 'SOCIAL SECURITY BENEFITS' and a table with columns for 'Address', 'Age', 'Date', 'Location', and 'Zip'.

# How to Apply for SSDI and SSI Benefits in Florida

**SOCIAL SECURITY  
BENEFITS**

Address	Age	Date	Location	Zip

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# INTRODUCTION

*Is your ability to earn wages and support your family affected by the onset of a disability, such as blindness, various cancers or mental disability? Have you paid your dues to Social Security through years of work, and now find yourself struggling to get by due to disability or lost income?*

If you find yourself answering “yes” to questions such as these, there’s a good chance applying for benefits through the Social Security Administration can be of huge help to you. For disability and supplementary benefits, the administration’s SSI and SSDI programs are specifically tailored to help those in need.

SSI and SSDI are, at their roots, support sources of income for eligible Florida recipients, who are unable to work and maintain a quality of life due to disabling conditions or age. That said, not just anyone can apply for and receive benefits: there are certain parameters and financial conditions that must be met for benefit eligibility, these factors are determined by the Social Security Administration and state agencies on an as-needed basis.

Documenting that you meet these conditions, builds the primary foundation for success in the SSDI / SSI application process.

How do I know if I qualify for disability benefits or supplementary income through the SSA? More importantly, what do I need to know when applying to improve my chances for obtaining benefits?

In this guide to SSI and SSDI benefits, we’ll outline the exact steps you should take to get the benefits you need, and to overturn an unfavorable decision. If you or a loved one cannot work in the same capacity as prior to disability, or seek supplementary income through SSI, these programs can provide the financial support you need.

Use the following pages to get a better grasp of the many factors involved in SSDI/SSI decision-making, including:

- Work history
- Medical eligibility through the SSA’s Blue Book
- The length and perceived duration of your condition
- Family eligibility
- How benefit amounts are determined
- Appeals of unfavorable decisions
- Online applications (where applicable)

# THE BASICS: HOW FLORIDA SSI/SSDI WORKS

In Florida, and the rest of the United States, decisions on Social Security Disability Insurance (SSDI) are made on an individual basis, with funds being taken from your own contributions to Social Security in the form of work credits during your working life. You essentially pay yourself forward in the event of disability, or loss of wages due to age, blindness or disability.

In broad terms, the Social Security Administration will typically approve of an application for benefits if your condition prevents you from doing substantial work. As a general number, your specific condition, age-related disability or illness must limit your monthly income, and limit it to less than \$1,070 per month (\$1,090 effective January 2015).

For SSDI benefits, specifically, the Social Security Administration will reference their Blue Book, which lists all body system disorders or conditions deemed severe enough to be considered for benefits. This list is not all-inclusive! The SSA can, and does, make special cases for disorders that are equal in severity or comparable to listed conditions.

Applicants age 18 or older severely affected by disorders in the following bodily systems or conditions can typically receive benefits through SSDI, given that their unique circumstances affect the ability to earn and support oneself and their family:

- Musculoskeletal system
- Cardiovascular system
- Respiratory system
- Digestive system
- Cognition
- Immune system
- Neurological system
- Endocrine system
- Epidermal disorders
- Mental disorders
- Blindness
- Speech impediment or sensory disorders



# THE BASICS: HOW FLORIDA SSI/SSDI WORKS

We could spend hours discussing the hundreds of qualifying conditions within each of these bodily systems and conditions, for which you may receive benefits, for the sake of space, we'll point you to the SSA's Blue Book guide directly.

Following a medical review and any state-required clinical follow-up appointments, the SSA will make an initial determination decision on your application, and, if approved, determine your benefit amount based on your work history.

There is no earnings requirement for SSI. To determine whether you meet the specific earnings requirements for SSDI benefits, the administration will perform two earnings tests, which outline your contributions to Social Security and factor them in with your age and condition. These tests are the recent work test and duration of work test.

In a recent work test, the SSA will determine insured status according to a specific period of time prior to the onset of disability (more often 10 years).

If your disability onset occurred before age 24, you will have had to contribute one and a half years of work in the three years leading up to your disability (50% of the time leading up). Between ages 24 and 31, you will have had to work at least 50% of the time leading up until your disability since age 21 to be benefit eligible; for example, an applicant age 29 will have had to work four full years to be eligible (50% of the eight years since age 21). For applicants beyond 31, the recent work test requires that you work, and pay into Social Security, at least five of the ten years leading up to your disability.

Meanwhile, in a duration of work test, your prior working history does not need to fall within a set period of time. Rather, the SSA will determine eligibility by measuring total time worked related to your age, which increases incrementally the older the applicant (see fig. 1).

***To determine whether you meet the specific earnings requirements for either SSI or SSDI benefits, the administration will perform two earnings tests, which outline your contributions to Social Security and factor them in with your age and condition. These tests are the recent work test and duration of work test.***

# THE BASICS: HOW FLORIDA SSI/SSDI WORKS

Examples of work needed for the “duration of work” test	
If You Become Disabled...	Then You Generally Need...
Before Age 28	1.5 years of work
Age 30	2 years
Age 34	3 years
Age 38	4 years
Age 42	5 years
Age 44	5.5 years
Age 46	6 years
Age 48	6.5 years
Age 50	7 years
Age 52	7.5 years
Age 54	8 years
Age 56	8.5 years
Age 58	9 years
Age 60	9.5 years

Fig. 1. Social Security guide on duration of work tests; “Disability Benefits”; SSA Publication No. 05-10029; Social Security Administration  
www.socialsecurity.gov; May 2014; ebook; 10 October 2014.

Keep in mind that both tests must be met.

# THE MOST EFFECTIVE WAYS TO APPLY

So many more individual factors affect an application for SSI or SSDI than many applicants tend to believe, such as where you get your diagnosis and clinical work done, when you choose to apply and whether or not you seek outside resources to build your application and deal with the SSA.

It can take months for the Social Security Administration to provide an initial determination on your application for benefits; whether you need benefits through SSI, or SSDI, it's almost universally agreed upon that the sooner you apply, the better.

Don't miss out on your needed benefits by waiting for the SSA or other state agencies to contact you; get supplementary evidence together and build your case for benefits right away to receive the support you need sooner.

While applications for SSDI can be fully completed online (which is a great stride in simplifying the process for would-be beneficiaries), applications for SSI cannot. Instead, paperwork and medical documentation, along with the applications themselves, must be filed manually. This does more than just create an additional step for SSI applicants; it unnecessarily complicates the entire process, particularly for applicants applying for both programs.

However, this is just a reality of Social Security benefits that thousands of applicants every year are faced with. It's for this reason that many choose an outside disability professional to help limit the risks posed by missing information, poor application handling and misinformation.

Dealing with a disability is hard enough on it's own; there's no reason to overbear oneself with complicated applications for benefits, or take on the frustrations of applying alone.

Finding a seasoned disability consultant in your state, who understands the unique in-and-outs of SSI and SSDI, can mean a world of difference in final decisions over your benefits.

## Social Security Benefits

<input type="checkbox"/> (Sponsor's SSN)		GROUP HEALTH PLAN (SSN or ID) <input type="checkbox"/> (SSN) <input type="checkbox"/> (ID)		OTHER <input type="checkbox"/> 1a. I.D. NUMBER
Last Name, First Name, Middle Initial		3. PATIENT'S BIRTH DATE MM DD YY		4. INSURED'S NAME (Last Name)
SS (No., Street)		RELATIONSHIP TO INSURED M <input type="checkbox"/> F <input type="checkbox"/> Child <input type="checkbox"/> Other <input type="checkbox"/>		7. INSURED'S ADDRESS
STATE	6. CITY	8. PATIENT STATUS Married <input type="checkbox"/> Other <input type="checkbox"/>		ZIP CODE

# THINGS TO KEEP IN MIND

(THAT CAN AFFECT YOUR BENEFITS)

During the Supplementary Security Income (SSI) or Social Security Disability Insurance (SSDI) application process, there are a number of seemingly small things to keep in mind that can ultimately affect the SSA's decision to award or deny benefits.

A major factor in these decisions, which the SSA bases a significant portion of their judgment on, is how your condition affects your ability to work.

Beyond situational severity, your condition must also have lasted, or be expected to last, at least one year. There's no room for Social Security to award benefits for temporary conditions, even if they are severe enough to otherwise be classified as "disabling." This includes:

- Seasonal illnesses
- Broken bones
- Short-term, non-chronic stress
- Situational changes



To be eligible for benefits, you or your affected loved one must be unable to perform in the workplace with the same productivity (and earnings) as prior to the onset of the disability.

If your condition is expected to last at least one year or result in death, and it actively limits your ability to work, there's a good chance you can receive benefits through the SSDI program. Similarly, if you are 65 or older, or disabled and have limited income and resources, there's a good chance the Social Security Administration's SSI program can provide the necessary financial support.

For family benefits, such as in cases where a spouse or child may be eligible to receive benefits based on your work, there are a unique set of rules and eligibility parameters the SSA uses to determine benefits. In general cases, your children can receive benefits from your work if:

- They are unmarried and under age 18; or be under age 19 and a full-time high school student
- They are unmarried, over age 18, with a disability that began before age 22

*Note that for the child to receive benefits, the parents must be receiving benefits or be deceased.*

For marriage, more specifically, divorcees and widowed partners, the rules on SSDI benefits become more complex. While the SSA passes judgment on every situation (application) individually, there are still some general rules for spousal benefits the SSA follows (see fig. 2).



# THINGS TO KEEP IN MIND

(THAT CAN AFFECT YOUR BENEFITS)

If You Get:	Then:
Your own disability benefits	Your benefits will continue
Spouse's benefits	Your benefits will continue if you get divorced and you are age 62 or over unless you were married less than 10 years.
Disabled widow's or widower's benefits (including disabled divorced widow's and widower's benefits)	Your benefits will continue if you remarry when you are age 50 or older
Any other kind of benefits	Generally, your benefits will stop when you get married. Your benefits may be started again if marriage ends.

Fig. 2. Social Security table discussing SSDI/SSI and spouse benefits; "What You Need to Know When You Get Social Security Disability Benefit"; SSA Publication No. 05-10153; Social Security Administration; www.socialsecurity.gov; April 2011; ebook; 10 October 2014.

Other government benefit programs can affect the amount of benefits you are eligible to receive through SSI or SSDI. If you are currently receiving government pensions, workers compensation or public disability payments, or have received them recently, your potential Social Security benefits may be affected.

Additionally, the SSA may consider your potential to adjust into other fields of work despite the onset of disability, as opposed to granting benefits through SSDI. If the SSA deems that, based on your age, education, work experience, you retain the ability to work despite your condition, they will decline your benefit application.

***If your condition is expected to last at least one year or has already lost one year or is expected to result in death, & it actively limits your ability to work, there's a good chance you can receive benefits through the SSDI program.***

A major part of the application process is anticipating the eligibility challenges in your unique situation, and submitting an application at the right time and with the right information.

The best way to do this, as many applicants soon discover, is by hiring an experienced disability professional to oversee the application process, and engage in communication with the SSA to help you get the benefits you seek for your lost income.

# THINGS TO KEEP IN MIND

(THAT CAN AFFECT YOUR BENEFITS)

A note on policy changes with retirement and U.S. cost-of-living: for SSI and SSDI benefits in Florida, benefit amounts increase annually if there is a sufficient increase in the Consumer Price Index (CPI).

If you are seeking benefits for a disability in Florida, but are unsure how retirement age will factor in with your benefits when it is met, the SSA actually makes things quite simple for recipients. In these cases, the SSA reclassifies your benefits as retirement benefits. At full retirement age, the payment amount remains unchanged; the benefits simply come from a different trust fund.





# APPEALING YOUR DECISION IF YOU HAVE BEEN DENIED

If you have been denied SSDI or SSI benefits (or both, as the programs are not exclusive), you may typically appeal the decision for up to sixty days following initial determination. Same-day, immediate appeals work best (all medical denials, including SSI, can be filed online). It's always good practice to act as soon as possible when appealing. This is especially true if your application has been or is being handled by an experienced disability professional.

While you can appeal beyond this sixty day limit (in these cases, when good cause for late filing is present), it is generally better to apply immediately upon being denied.

As a large proportion of the SSA's determinations are based strictly on medical evidence, be sure your medical appointments, reviews and diagnoses are filed by a licensed source. As you probably expect, the more information you have on the extent and severity of your disability, or the ways your condition affects your work, the more likely you will be to receive benefits. This is also true during the appeal process. Often, the SSA will deny benefits due to insufficient evidence. During an appeal, try to incorporate any (or all) of the following information your condition:

- Diagnosis from a licensed clinic or doctor
- Treatment plans
- Medical reviews and return appointments
- Documentation of any worsening of the condition since the application was filed



Another way beneficiaries can lose benefits through SSI or SSDI is through periodical medical reviews, which are typically scheduled by the SSA to review your condition and re-determine whether or not benefits should continue to be paid. Today's advances in medical practice and rehabilitation services can significantly minimize the debilitating effects of yesterday's disabilities. Upon review, the SSA may determine that your condition no longer warrants a need for benefits through their programs, and thus terminate payments.

However, just like initial determination decisions, the SSA can make mistakes during this review process, and incorrectly terminate your needed benefits. In these circumstances, you can also appeal the decision by proving your condition has not improved, and still actively limits your ability to earn or work. You can also request that payments continue during the appeal process by filing a written request within 10 days of the date on the notice of termination.

# CONCLUSION

With the help of this guide, we hope you are more prepared (and confident) now than ever to apply for Social Security Disability Insurance (SSDI) and Supplementary Security Income (SSI) from the government.

Applying for disability benefits for yourself or an afflicted loved one can be a complicated stressor in your life, only compounded by the existing frustrations of disability. At the very least, we hope you feel more comfortable applying disability benefits with this guide in hand; however, there are always additional resources available that can help you improve your application or appeal, and get the needed benefits you seek.

We've dealt with disability and the SSA long enough to tell you that knowledge, preparation and patience are all standard in a successful Florida benefit application. In some cases, approaching the SSA the right way, or filing an application correctly with the SSA can be a challenge in and of itself. This is where experienced, seasoned disability consultation professionals can help. If you feel lost in all this talk about benefits, filing forms and eligibility requirements, know that you are not alone. Disability consultation services in your area can work diligently to improve your odds of getting the benefits you need, and help you build your application for benefits and appeal your determination.


# CONTACT US



Where You're A Neighbor...  
Not A Number

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