

Q&A

Introduction to Social Security Disability Benefit Programs

Question: I've heard that everyone who applies for SSI/SSDI is denied the first time and forced to reapply as a way to weed out people who may not really need the benefits. Is this true?

Answer: That is a common myth. No, it is NOT true that everyone is denied initially. Many people are found disabled on their first application.

Question: But eventually, those insurance premiums will run out right?

Answer: I'm not quite sure I understand what you mean by running out. There is no maximum amount that a person is allowed to draw over a lifetime. There are monthly benefit maximums that are established every year, but no lifetime maximum.

Question: CDB pulls from the FEDERAL fund?

Answer: Yes. CDB is paid for out of the Social Security Trust fund - as are all Title II disability benefits.

Question: Re: CDB What are the exceptions if married?

Answer: CDBs are permitted to marry most other SSA title II beneficiaries without jeopardizing their eligibility for benefits. There is one exception, which is rather obscure. CDBs will lose eligibility if they marry an SSI recipient or anyone who does not receive benefits. I know it's odd, but that's how it works.

Question: If an adult does not pay into Social Security retirement (i.e. a government employee) will their child still qualify for CDB?

Answer: Ah, good question. No, not unless the person actually paid into the SSA system and established insured status at some point. Having said that, the federal government employee pension system does offer a similar benefit.

Question: When asked to exhaust other resources before SSI, off the top of my head, I can't think of many, so does SS or the DDS offer alternative resources for applicants to check out or is it up to the applicant?

Answer: The application process asks various questions that would indicate possibility for other benefits - like worker's comp, unemployment insurance, etc. If eligibility is denied or delayed due to a benefit SSA suspects the person might qualify for, the person will be told that. SSA will automatically look to see if a title II benefit might be possible. The applicant doesn't need to know that.

Question: Does participating in the ticket to work program affect benefits?

Answer: Nope - TTW has no impact on initial eligibility. You have to already be eligible for a benefit in order to use the ticket program. Now, once a person is found eligible for benefits and has a ticket, using the ticket will keep medical reviews from happening.

Question: If your SSI disability benefit check is very low don't SSA kicks in SSDI benefits to bring it up?

Answer: You have it backwards :-) If your SSDI benefit is really low, SSA will look to see if you might also be eligible for a decreased SSI check. You only get SSDI if you have worked and earned enough credits to qualify for a benefit.