



Social Security and Disability

There are two main Social Security programs that serve people living with paralysis: Social Security Disability Insurance and Supplemental Security Income.

Q: What is Social Security Disability Insurance (SSDI)?

Social Security Disability Insurance, also known as “Disability,” is a monthly payment for people who are unable to work due to disability.

Q: What is Supplemental Security Income (SSI)?

Supplemental Security Income (SSI) is a program that makes monthly payments to people with limited income. Benefits vary by state, but may include Medicaid, the Supplemental Nutrition Assistance Program (SNAP) and coverage of Medicare premiums.

Q: Who is eligible for SSDI?

Eligibility for Social Security Disability Insurance (SSDI) is based on an inability to work. To be considered disabled under Social Security Administration (SSA) rules, a medical condition that is expected to result in death or last longer than 12 months prevents a person from working.

In addition to meeting the definition of disability, you must have worked long enough, and recently enough, under Social Security to qualify for disability benefits. A person must have worked at least 5 of the 10 years immediately before the disability and paid FICA taxes.

Q: Can I try to return to work while still receiving SSDI?

Yes. SSDI gives individuals a 9-month trial period in which they can start working again without losing their benefits. The work doesn't need to occur over nine consecutive months, but within a 5-year period. In 2025, any month in which you earn over \$1,160 before taxes will count towards this trial period. There's no limit on income during those nine months. For more detailed information about employment and disability, see the National Paralysis Resource Center's Employment Fact Sheet on our website at

<https://www.christopherreeve.org/wp-content/uploads/2023/11/Employment-for-PWD-QA-10-23-A.pdf>.

Q: Who is eligible for SSI?

Eligibility for SSI is not based on work history. Adults who are 65 or older who have limited income, and those of any age who live with disabilities or blindness are eligible for SSI.

A child with a disability who is under the age of 18, or under the age of 22 and attending school, is eligible for SSI. Eligibility may begin at birth.

Q: What should I do if my SSDI or SSI application is denied?

There are several stages to appealing denied applications. During this process, it is critical to pay close attention to deadlines: **all appeals must be submitted *within 60 days* of each decision.**

- If your initial claim is denied by Social Security, you can request that the decision be reconsidered. A Disability Determination Services (DDS) examiner in your state will review your request and original application. You can submit your request at the SSA website at <https://www.ssa.gov/apply/appeal-decision-we-made/request-reconsideration>. In addition, you can print the application request and mail it to your state office. For help locating your state office, or with submitting your request, call the SSA helpline 1-800-772-1213, Monday through Friday, 8 a.m. to 7 p.m., for assistance.
- If your reconsideration request is denied, you may request a disability hearing. A hearing will be held either online, by phone or in person; a judge will ask you questions and may call medical experts or witnesses to testify. You can request a hearing at the SSA website at <https://www.ssa.gov/apply/appeal-decision-we-made/request-hearing>.
- If you do not agree with the judge's decision, you may request a review by the Appeals Council. You can request an Appeals Council hearing at the SSA website at <https://www.ssa.gov/apply/appeal-decision-we-made/request-review-hearing-decision>.
- If you do not agree with the Appeals Council, you can file a civil suit at the nearest U.S. District courthouse and then use certified or registered mail to send copies of the complaint and court summons to the Social Security General Counsel office nearest you. To find a General Counsel office, call the SSA helpline at 1-800-772-1213.

Q: Can anyone help me with the appeals process?

Since the rules are complicated, many applicants hire lawyers who specialize in Social Security law. The National Organization of Social Security Claimants' Representatives may be able to suggest local referrals. Visit its website at <https://nosscri.org/> or call 845-682-1881 for more information.

Sources: Social Security Administration.

Need to talk to someone?

Our Information Specialists are available to answer your questions.

Call toll-free 1-800-539-7309 Mon-Fri, 7 am-8 pm EST.

Or schedule a call or ask a question online at

<https://www.ChristopherReeve.org/Ask>.

Resources for Social Security and Disability:

Disability Benefits 101

<https://www.db101.org/>

Disability Benefits 101 is an initiative through the World Disability Institute to provide tools and information on employment, health coverage, and benefits for people in Alaska, California, Michigan, Minnesota, New Jersey, Arizona, Missouri, and Ohio.

National Organization of Social Security Claimants' Representatives (NOSSCR)

<http://www.nosscri.org/>

1400 K St., NW, Suite 750

Washington, DC 20005

Phone: 202-849-6466

Lawyer Referral Service: 845-682-1881

Email: nosscri@nosscri.org

NOSSCR provides representation and advocacy on behalf of people seeking Social Security and Supplemental Security Income.

Social Security Administration (SSA)

<https://www.ssa.gov/>

1400 K Street, NW

Washington, DC 20005

Telephone: 1-800-772-1213

Social Security Administration: Disability

<http://www.ssa.gov/disability/>

This SSA site offers an overview of Social Security Disability benefits.

Social Security Administration: Representative Payee Information

<https://www.ssa.gov/payee/index.htm>

Social Security's Representative Payment Program provides benefit payment management for beneficiaries who are incapable of managing their Social Security or Supplemental

Security Income (SSI) payments.

Social Security Administration Office of Disability: Disability Evaluation Under Social Security.

<https://www.ssa.gov/disability/professionals/bluebook/>

Disability Evaluation Under Social Security, (also known as the Blue Book), has been specially prepared to provide physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration. It explains how each program works, and the kinds of information a health professional can provide to help ensure sound and prompt decisions on disability claims. This is no longer published in print but is available and updated on the SSA website.

The information contained in this message is presented for the purpose of educating and informing you about paralysis and its effects. Nothing contained in this message should be construed nor is intended to be used for medical diagnosis or treatment. It should not be used in place of the advice of your physician or other qualified health care provider. Should you have any health care related questions, please call or see your physician or other qualified health care provider promptly. Always consult with your physician or other qualified health care provider before embarking on a new treatment, diet or fitness program. You should never disregard medical advice or delay in seeking it because of something you have read in this message.

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