

What Your Social Security Lawyer will 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. Those that are 65 or older will normally be eligible for Medicare coverage if they've worked for ten years or more in a Medicare covered position. If you are under 65 and suffering from a disability, you may also be eligible for Medicare. But for these applicants, it may be a good idea to speak to a social security lawyer or advocate about several complications involved with receiving coverage for a disability.

If you don't talk to a social security lawyer or advocate when your disability first presents itself, you may not know that you will have to wait 24 months for Medicare coverage. This waiting period begins at the time you become disabled. To be eligible for Medicare due to a disability, you must also qualify for Social Security Disability benefits. When you combine the waiting period for Social Security Disability with the waiting period for Medicare, it can be a very long time before you see coverage. You may want to talk to a social security lawyer for a better idea of the time frame.

Q: According to the Social Security Administration, I am one credit short of the number I need to be eligible for benefits. What should I do?

A: Social Security Disability eligibility is a complex system (which is why it's a good idea to work with a social security lawyer). For you to be eligible to be "insured" for SS Disability, you will generally (though not always) need to have earned 20 credits during the last ten years of work. This is a rolling ten year period that is supposed to end on the day that your disability is judged to have begun.

Sadly, though, the rules that go into determining how many credits you have and need for the last ten years of work makes meeting your credit requirements rather difficult. Any social security lawyer or advocate can tell you to expect this to happen if you haven't worked enough. Unfortunately, though, it can also happen when you've waited too long to apply for SSD, or when a judge has decided to change your disability's official onset date. In this case, you should speak to a social security lawyer to better understand your options for appeals, etc.

Q: Can I work while I have a claim pending?

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. Eligibility doesn't, however, require you not to 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

For more about social security disability, click hillandponton.com.

Source: <http://pbolduc.com>