

## Your Social Security Disability Benefits Options

Q: Should I apply for social security disability benefits under my social security account or my deceased spouses?

A: Of course, for most people applying for social security disability, your objective is to receive the highest payments you can. In some cases, you will receive the most generous payment by applying under a deceased spouses SS account. Other times, the largest payment will come from your own account. Either way, you have to choose which payment is highest, as you cannot have both.

The first step when deciding under whose account to request social security disability is to determine which will provide higher payment. The wisest thing is to consult the Social Security Administration to figure out under which account your payments would be higher. Depending on your age, level of ability or disability, and your years of work, it is possible to receive higher payments on your own, or via a deceased spouses account. If you do apply for survivors benefits, you will generally receive full benefits if you are at full retirement age or older at the date of application (or over 50 and disabled).

If you are under full retirement age but 60 or older, you will receive anywhere from 71 to 99% of your deceased spouses social security disability benefits.

Q: I currently get my benefits from social security disability, but I want to switch to social security retirement.

A: Generally, if you receive social security disability benefits, those benefits will be transferred to retirement benefits upon reaching retirement age. For most recipients, this conversion requires little or no effort. Consult the Social Security Administration or talk to a lawyer for information about transferring from social security disability to retirement.

Q: Is it true that everybodys social security disability claim gets denied the first time?

A: While you may hear plenty of horror stories about constant rejection from the social security disability program, the truth is that not all first claims are denied. The Social Security Administration has no policy or regulation stating that all first applicants should be denied. That said, it is true that many first applications are denied, and that approvals tend to result from the appeals process.

Nationwide, 70% or so of social security disability claimants are denied on their first application. Unfortunately, many of those who are denied do not have a full understanding of what they should do in order to be approved next time they apply. Since most social security disability approvals happen through appeal, it is key to have knowledge of the ins and out of the appeals process. Speak to a social security disability professional or the SSA for details.

## About the Author

To read more on [social security disability lawyer](#), review HillandPonton.com.

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