

## Social Security Disability Benefits And You

Social Security taxes are typically deducted from you with every paycheck that you receive from your employer. For most people, Social Security is used for the purpose of retirement benefits that they can avail of when they reach the age of retirement. Many people are not aware however that part of the Social Security tax can be used in the form of a disability plan. Federal law states that in the event of an injury or some type of illness or disease that effectively hinders your ability to work, you can claim some Social Security benefits even though you have not reached retirement age yet. These disability benefits are designed to give you a source of income when you are not able to work.

The Social Security Act defines disability as either a physical or mental condition that prevents the sufferer from engaging in any activity that generates income, and that can either result in his or her death or last for 12 months or more. For many people, the confusion stems from not knowing when they can apply for Social Security benefits and when they can start collecting payments. What you should realize is that it is important that you file for disability as early as you can, even on the day that you are disabled if possible. This is because the process can take a lot longer than anticipated, and waiting too long before you apply may mean delaying your benefits even longer, as well as risking the chance of lost benefits. Even if you hire the services of a Social Security lawyer, the entire claim process can still last a lot longer than you anticipated. Keep in mind that you will also have to be out of work for at least 5 months before you can begin to receive disability benefits.

Some people have also wondered why the entire process takes so long, in some cases lasting for more than a year. Even with a competent Social Security lawyer on your side, the process can still take an excessively long time. While it is understandably quite frustrating to be out of work and at the same time unable to claim any benefits, the huge backlog of Social Security cases results in this inordinate delay. Social Security cases are typically processed on a first come, first served basis, which means that you have no choice but to wait it out. In certain states in fact, the entire process has been known to take anywhere from eighteen months up to two years in order to get a hearing.

It is interesting to note that even if a Social Security Disability lawyer cannot help you get a hearing with an administrative law judge sooner, a good one can work wonders for your case even before you get a hearing. A Social Security Disability attorney will know what evidence is needed to win your case and know how to take advantage of opportunities to win your claim before the hearing—such as in winning the claim before the Office of Disability Determinations or writing an On the Record opinion for the judge so that she does not even have to conduct the hearing in your case. With or without a social security attorney there are barriers between you and your Social Security Benefits. With a competent lawyer on your side however, the process can be resolved much sooner than if you take on the task of filing the claim by yourself.

### About the Author

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