

Fact Sheet: What You Should Know Before You Apply for Social Security Disability Benefits

How does Social Security decide if I have a disability?

By law, Social Security has a very strict definition of disability:

- You must be unable to do any substantial work because of your medical condition(s); and
- Your medical condition(s) must have lasted, or be expected to last, at least one year, or be expected to result in death.

We consider work substantial if it is work for which a person is paid monthly wages at or above a certain amount. For more information about what we consider substantial work, see www.ssa.gov/oact/cola/sga.html.

My doctor says I have a disability. Is that enough to get Social Security disability benefits?

No. We will consider your doctor's opinion about your condition as part of our review. However, you cannot get disability benefits solely because your doctor says you have a disability.

If Social Security decides that I have a disability, what types of benefits can I receive?

Social Security pays disability payments under two programs:

- Social Security Disability Insurance (SSDI) for people who have worked long enough and recently enough, and who have paid Social Security taxes on their earnings. Certain family members may also be eligible to receive benefits.
- Supplemental Security Income (SSI) for people with little or no income and resources. To see if you might be eligible, we may ask you questions about your household income, your living arrangements, and the value of any household resources, like bank accounts, vehicles, and property.

What happens during the online application or appointment?

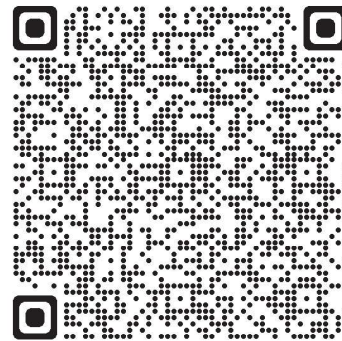
We will ask you many different questions to determine if you are eligible for disability benefits. Your online application or interview may take at least one hour.

How can I get more information?

The most convenient way to learn more about benefits for people with disabilities is to scan this QR code or visit www.ssa.gov/disability. If you do not have access to the internet, call us toll-free at **1-800-772-1213**.

If you are more comfortable speaking in a language other than English, we provide free interpreter service in more than 200 languages to help you conduct your Social Security business. For service in Spanish when you call the toll-free number, press 7 and wait for a Spanish-speaking representative to help you. For all other languages, stay on the line and remain silent during our English voice automation prompts until a representative answers. The representative will contact an interpreter to help with your call.

If you are deaf or hard of hearing, call our TTY number at **1-800-325-0778**.



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Social Security Administration
Publication No. 64-110 | ICN 475315 | Unit of Issue — HD (one hundred)
September 2023 (Recycle prior editions)
Adult Disability Starter Kit
Produced and published at U.S. taxpayer expense