

Applying *for* Social Security Disability Benefits



A step-by-step guide to help you apply
for Social Security disability benefits.

Applying for Social Security Benefits

A guide for Vermonters seeking Social Security disability benefits.



Disability Rights Vermont
Vermont's Protection and Advocacy System

This guide provides general information and is not legal advice. Individual situations may vary.

What Are Social Security Disability Benefits?

There are two main disability programs through Social Security.

1. Social Security Disability Insurance (SSDI)

For people who have worked and paid into Social Security through their jobs.

2. Supplemental Security Income (SSI)

For people who have limited income and resources, regardless of work history.

You May Qualify for Both

Some applicants receive both SSI and SSDI benefits.

How to Use This Guide

Use this guide to help you understand the Social Security disability application process and prepare the information you will need before applying.

Do You Qualify?

You may qualify for Social Security disability benefits if you have a medical condition that prevents you from working.

SSDI Requirements

You may qualify if:

- You have a qualifying disability
- You worked long enough to earn Social Security work credits
- You worked recently enough (often at least 5 of the last 10 years)

SSI Requirements

You may qualify if:

- You have a qualifying disability
- You have limited income
- Your resources are under \$2,000 (individual) or \$3,000 (couple)

 **Tip:** Check your eligibility online at:
<https://www.ssa.gov/prepare/check-eligibility-for-benefits>

What You'll Need to Apply

Gather these items before starting your application.

- ✓ Social Security number
- ✓ Birth certificate or proof of age
- ✓ Medical records you already have and contact information for your healthcare providers
- ✓ List of medications and treatments
- ✓ Dates of medical tests or procedures related to your condition
- ✓ Work history for the past 15 years, including job titles, dates worked, hours worked
- ✓ Highest level of education completed, including any special education history
- ✓ List of specialized job, trade, or vocational training you have received
- ✓ Bank account and routing number for direct deposit

 **Tip:** You can use the Social Security Adult Disability Starter Kit worksheet to help gather your information: <https://www.ssa.gov/pubs/EN-64-110.pdf>

How to Apply

Online

Apply at: <https://ssa.gov/apply>

Applying online allows you to:

- ✓ Start your application anytime
- ✓ Save your progress and return later
- ✓ Submit your application electronically

This is often the fastest way to apply.

By Phone

Call Social Security:

 1-800-772-1213

TTY: 1-800-325-0778

Available Monday to Friday 8 AM to 7 PM

A representative can help you complete your application over the phone.

In Person

Find your local Social Security office:

<https://ssa.gov/locator>

Appointments may be required.

 **Tip:** Social Security will review your application for all programs you may qualify for, including SSI and SSDI.

What to Expect After You Apply

Applying for Social Security disability benefits can take time. Here is what usually happens after you submit your application.

1. Application Confirmation

After you apply, Social Security will send you a confirmation that your application was received. Keep this information for your records.

2. Review of Your Information

Social Security will review your work history, medical records, and other information to determine whether you qualify for benefits.

3. Requests for More Information

You may receive phone calls or letters asking for additional medical information or forms. Responding quickly can help avoid delays.

4. Possible Medical Exam

In some cases, Social Security may schedule a medical exam with a doctor they choose. These are called **Consultative Examinations (CEs)**. Social Security will pay for this exam. This exam helps them better understand your condition.

5. Waiting for a Decision

Decisions often take 3 to 6 months, but some applications may take longer.

6. Decision Letter

Social Security will mail you a letter explaining their decision.

- ✓ If approved, the letter will explain your benefits and when payments will begin.
- ✓ If denied, the letter will explain how you can appeal the decision.

 **Important:** Some people are denied the first time they apply. If this happens, you still have the right to appeal the decision within **60 days** of the date on your denial letter.

Need Help Applying?

If you need help completing your application, these resources may be able to assist.

Set up an Appointment with Social Security

 1-800-772-1213

Speak directly with a Social Security representative to apply or get help with your application.

Vermont Center for Independent Living (VCIL)

 1-800-639-1522

VCIL provides information and support to people with disabilities and may help you navigate the Social Security application process.

Vermont Senior Helpline (Age 60+)

 1-800-642-5119

If you are 60 or older, the Vermont Senior Helpline can answer questions and connect you with assistance.

Helpful Tips When Applying

These tips may help avoid delays in your Social Security disability application.

- ✓ **Respond quickly** if Social Security asks for additional information or forms.
- ✓ **Provide complete medical information**, including the names and contact information of your healthcare providers.
- ✓ **Keep copies of documents** you submit and write down the dates of phone calls or appointments.
- ✓ **Attend any medical exams** scheduled by Social Security.
- ✓ **Track your application status** by creating a My Social Security account at: <https://ssa.gov/myaccount>

About Disability Rights Vermont

Disability Rights Vermont (DRVT) is Vermont's designated Protection and Advocacy (P&A) system. Established under federal law, Protection and Advocacy systems were created by Congress to protect the rights of people with disabilities and address abuse, neglect, discrimination, and other rights violations.

DRVT is a private, independent, nonpartisan, nonprofit organization authorized to advocate for and protect the legal and civil rights of Vermonters with disabilities.

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"The views expressed herein do not necessarily represent those of the Vermont Bar Foundation."

Need More Help?

If you need help understanding your rights or accessing services, Disability Rights Vermont may be able to help.

Disability Rights Vermont

Vermont's Protection & Advocacy System
89 Main Street, Suite 301
Montpelier, VT 05602

 1-800-834-7890

 802-229-1355

<https://www.disabilityrightsvt.org>

info@disabilityrightsvt.org

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