

Applying for Social Security Benefits

1. Call Social Security's toll free number 1-800-772-1213
2. Tell them you want to apply for disability benefits.
3. They will take information from you on the phone.
4. They will send you a package of forms to complete.
5. They will schedule an interview, either by phone or one to one at your local office.
6. Complete all forms requested.
7. Send all material back to Social Security by the requested date.
8. If you are denied benefits you have the right to appeal. It is in your interest to follow through with the appeal.
9. If you are denied a second time appeal the decision. Again, it is in your interest to appeal.
10. If you are denied again appeal the decision. This will be your opportunity to go before an Administrative Law Judge with Social Security to make your case. You may want to consider an Attorney for this appeal.

Things to remember.

1. There are two types of Social Security for people with disabilities.
 - Supplemental Security Income (SSI). This is a needs based program. You must meet both the disability criteria and financial eligibility criteria to receive SSI. Financial criteria means you cannot have more than \$2000 in cash, checking, savings, etc. You can have \$1500 in a burial fund and a Life Insurance policy with a cash value of no more than \$1500. You may own a house and a vehicle. If you are under age 18 parents' income is considered. If you are under age 18 and fail to meet the financial eligibility but you do meet the disability criteria you will not receive SSI but you may be able to receive Medicaid. Contact the Department of Family Children Services in your County to ask if you qualify for a Deeming Waiver. If you are age 18 or over parent's income is not considered.
 - Social Security Disability Insurance (SSDI). This benefit is for a person who has worked and paid into the Social Security system. There is no limit on how much you can have in the bank or what you own. If you meet the disability criteria and you have paid enough into the system to be insured you will receive SSDI. Some people may be eligible for this type of benefit based on a parent's record. If a parent is deceased, disabled, or retired and receiving benefits a child who has a disability that started before age 22 may qualify on the parent's record.

Remember, during the application process Social Security is looking at how the impairment impacts activities of daily living. This is a time when we focus on the negative aspects of the disability and how it affects us. Answer the questions directly but you do not have to elaborate. If you are age 18 or over be sure you include any information that shows you need support to gain or maintain employment (job coaching, VR assessments, psychological assessments, etc.)

So You Need To Talk To Social Security

Getting to the right person at Social Security can be challenging under the best of circumstances and it's often tempting to just call the toll free number and be done with it. The toll free number is good for simple things like starting the application process, reporting a change of address, etc.

However, for more sensitive information or complex issues surrounding your benefits the toll free number is better used to make an appointment at your local office where you can sit down with the right person to get you information entered into the system the right way.

If you are reporting wages, for example, you want to be sure you get it on your record and you can get documentation that you have done what you are supposed to do for your records.

Here's How

1. Call the toll free number at 800-772-1234.
2. Ask for an appointment at your local office to talk about the issue.
3. If they tell you they can handle it on the phone decline the offer.
4. Know what type of Social Security benefits you get. Is it Supplemental Security Income (SSI) or is it Social Security Disability Insurance (SSDI)? SSDI is sometimes referred to simply as Social Security.
5. Ask for an appointment with the claims representative that works with the type of Social Security that you get. If you get SSI ask to meet with an SSI claims representative. If you get SSDI ask for a SSDI claims representative.
6. Write down the date and time of your appointment on your calendar or someplace where you will remember it.

You're all set. Now turn the page over and get ready for the appointment.

I have an appointment with Social Security. Now What?

1. Before you go to the appointment be sure you have all the information you need to take with you. If Social Security requested you bring information be sure you have as much of it as possible. Take the letter from SSA with you. Organize your documents so you can easily find them when you sit down for your appointment.
2. Be on time.
3. Be polite. No matter how difficult it is you will get better service in the long run. Do NOT get drawn into an adversarial position with the claims representative.
4. If you don't understand something politely say, "I'm not sure I understand can you explain it to me again?"
5. Offer answers that are as accurate as possible to the questions you are asked. Don't talk about your family history, the pain in your knee, what is going on with the neighbors, or American Idol. Just pretend you are on the witness stand and answer the questions. If they need more information they will ask.
6. If you are going to the SSA office because of work related issues and you aren't sure what you need call your Work Incentives Planning Assistance (WIPA) contact person or Program. We may be able to provide you with the Social Security rules that could apply in your situation or we may be able to help you better understand how to approach the appointment.
7. Ask for a print out of information entered into your record during the meeting. If you are reporting earnings and taking your pay stubs with you always ask for a receipt.

Social Security is a system of rules and regulations and sometimes can seem unyielding. You want to have someone working for you when you have needs. So..... remember, the Social Security claims representative you are meeting with is in all likelihood way over worked. They have probably had someone yell at them at least once before you got there. Being polite, friendly, and organized makes it easier for them to do their job and as a result will get you better service.

WIPA contact information for Georgia
Shepherd Center Benefits Navigator 866-772-2726
Georgia Outreach Rehabilitation Program 866-489-0001