
SOCIAL SECURITY DISABILITY INSURANCE (SSDI), cont...

PIECES OF THE PUZZLE

- The SSDI payment amount is based on a worker's lifetime average earnings covered by Social Security. The payment amount may be reduced by workers compensation payments and/or public disability benefits, Windfall Elimination Provisions, or Government Pension Offset. It is not affected by other income or resources.
- You can receive Social Security disability benefits at any age and certain members of one's family may also qualify for benefits on one's record. They include:
 - an unmarried son or daughter, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be under 18 or 19 if in high school full time;
 - an unmarried son or daughter, 18 or older, if he or she has a disability that started before age 22. (If a disabled child under 18 is receiving benefits as a dependent of a retired, deceased, or disabled worker, someone should contact Social Security to have his or her checks continued at age 18 on the basis of disability); and
 - a spouse who is 62 or older, or any age if he or she is caring for a child of yours who is under 16 or disabled and also receiving checks.
- The process to determine disability is based on answering the five following questions:
 1. Are you working?
 2. Is your medical condition "severe"?
 3. Is your medical condition found in the list of disabling impairments?
 4. Can you do the work you did previously?
 5. Can you do any other type of work?
- If you are blind, the Social Security Administration has a publication in large print, braille, word file on a CD, and on cassette entitled "If You Are Blind, What Social Security and SSI Will Do For You." To obtain a copy in large print call (800) 772-1213. To obtain a copy in either braille or on cassette, contact: Braille Services Unit, Room 1-H-23 Operations Building, Social Security Administration, 6401 Security Blvd., Baltimore, MD 21235 or call (410) 965-6414.
- Workers with disabilities receiving SSDI benefits are eligible for coverage under Medicare - Part A. However, there is a 24-month waiting period between the month in which the worker becomes entitled to SSDI benefits and the month in which the worker becomes eligible for Medicare.
- After receiving Social Security disability benefits, individuals may want to try working again. Social Security has special rules called work incentives that allow individuals to test their ability to work and still receive monthly Social Security disability benefits. The "Ticket to Work" provides assistance with education, rehabilitation and training needed in order to work.