



Frequently Asked Questions About Social Security Disability



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mental impairment(s), which can be expected to result in death or which has lasted or can be expected to last for a continuous period of at least 12 months.

Q: What is the Social Security Disability Program?

A: Social Security provides a disabled benefit to eligible workers under age 65 who are unable to work due to a disability. It is meant to provide benefits to only those individuals with the most serious impairments.

Q: What do I need to apply for Benefits?

A: You will need your personal information including your Social Security number and birth certificate. You must be a citizen of the United States and you will need two of your most recent W-2 forms. Other documents, such

as marriage certificates, proof of military service, or a relative's death certificate may be necessary, and also a comprehensive list of your healthcare providers.



Q: How does Social Security decide if I am disabled?

A: Disability under Social Security is based on your inability to work because of a medical condition. To be considered disabled. You must be unable to do work you did before and it is decided that you cannot adjust to other work because of a medical condition. Your disability must last or be expected to last for at least one year or to result in death. Your medical condition and treatment must be well documented by your treating physicians.

A five-step evaluation process is used to decide whether you are disabled under Social Security. Eligibility depends on the nature of your disability and whether you have earned the sufficient number of Social Security work credits. Depending on your salary, for each year you work, you receive up to four Social Security credits. The Social Security Administration keeps track of your credits. The process considers any current work activity you are doing, and your medical condition and how it affects your ability to work. Social Security does not cover partial disability or short-term disability. It is only for those suffering total disability.

Q: When should I expect to be notified of the decision?

A: The length of time it takes to receive a decision on your disability claim is from 3 to 5 months. It can vary depending on several factors. The factors considered are: the nature of your disability, how quickly medical evidence from your doctor or other medical sources is obtained, whether it is necessary to send you for a medical examination in order to obtain evidence to support your claim, and if your claim is randomly selected for quality assurance review of the decision.

Q: When should I start receiving benefits?

A: If you are approved for Social Security disability benefits, you will be paid for the sixth full month after the date your disability began. Social Security benefits are paid in the month following the month for which they are due, so you will receive your May benefit in June.

Q: What happens if your claim is denied?

A: You have the right to appeal. Appeals must be filed in writing and may be submitted by mail or in person to any Social Security Office. You have 60 days from the date you received a denial to file an appeal. If you fail to appeal the decision, it becomes final.

If you disagree with the decision of the appeals panel, you may seek a further appeal by filing a lawsuit in Federal District Court.

Q: Is there a time limit on Social Security disability benefits?

A: No. The case will be reviewed regularly, and benefits will continue as long as your medical condition has not improved and you cannot work.

Q: Do I receive Medicare if I am on disability?

A: Medicare is divided into two parts. Part A is premium free and it covers hospital and medical. Hospital insurance helps pay hospital bills and some follow-up care. Part B of Medicare is medical insurance. It helps pay doctors' bills and other services. If you want Part B coverage, you will be obligated to pay a monthly premium.

You are automatically enrolled in Medicare after you get disability benefits for two years. Certain ailments allow you to be enrolled sooner.

Q: Is an attorney required for applying for Social Security benefits?

A: No. An Attorney could however be an extremely useful asset. When you become disabled and can no longer work, you must adjust physically, emotionally, and financially to the changes in your life. The last thing you need at this challenging time is to struggle with a confusing federal bureaucracy like the Social Security Administration. An Attorney could be extremely helpful to you with your Social Security disability application or if necessary, your appeal.



Please feel to contact Sharon Ferrucci of Basile & Testa at (856) 691-2300. A consultation about your Social Security disability case is free.

*** For more information on Social Security Disability, please refer to the State of New Jersey, Department of Labor and Workforce Development website at: <http://lwd.dol.state.nj.us/labor/dd/index.html> or the Official Website of the Social Security Administration at: <http://www.ssa.gov/>.

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