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## Frequently Asked Questions

### Myth #1:

*You have to be out of work for at least a year before you apply for Social Security disability benefits.*

**Fact:** You can apply for Social Security disability benefits as soon as you stop work due to illness.

### Myth #2:

*If you get on Social Security disability benefits, you should never try to go back to work because they'll cut off your benefits immediately and you'll never get back on.*

**Fact:** Usually cash benefits and Medicare and Medicaid continue for a considerable period of time after a disabled person goes back to work. Ask us if you have specific questions about your case. The rules really encourage a claimant who wants to return to work.

### Myth #3:

*If I apply for Social Security disability benefits and they turn me down, I may as well give up.*

**Fact:** A claimant's chances of winning at the Initial level of review are only about 35%. Claimants who ask for and get a hearing on their Social Security disability claim over 60% of the time.

### Myth #4:

*You must be permanently disabled in order to get Social Security disability benefits:*

**Fact:** You must have been or be predicted to be disabled for at least a year to be approved for Social Security disability benefits.

### Myth #5:

*If your doctor says you are disabled, Social Security has to approve your disability claim.*

**Fact:** Social Security denies many disability claims even when a doctor says the claimant is disabled. Many of these cases are won on appeal.

Myth #6:

*Social Security won't approve a disability claim unless your doctor says you are disabled.*

**Fact:** It certainly helps your chances of winning if your doctor agrees that you are disabled, but this is not essential. Many claimants win even though they have no doctor or their doctor hasn't given an opinion about disability. A few claimants win even when their doctors say they are not disabled.

Myth #7:

*If you get injured on the job and are out of work on Workers Compensation for an extended period of time, you have to wait until Workers Compensation ends to apply for Social Security disability benefits.*

**Fact:** A person who is seriously injured on a job and expects to be out of work for a year or more should apply for Social Security disability benefits as soon as possible. Someone who waits until the Workers Compensation ends to file for Social Security disability may face a long wait with no income before the Social Security disability benefits are approved.

Myth #8:

*Receiving Workers Compensation benefits has no effect upon Social Security disability benefits.*

**Fact:** Social Security disability benefits are usually reduced if a person receives Workers Compensation benefits for the same time period. There are ways of reducing this offset if a Workers Compensation case is settled.

Myth #9:

*You have to be poor to get Social Security disability benefits.*

**Fact:** You have to be poor to get Supplemental Security Income (SSI) disability benefits, but for regular Social Security disability benefits based upon your past earnings, it doesn't matter if you are rich or poor.

Myth #10:

*I can rely upon what they tell me at Social Security.*

**Fact:** It's rare for a Social Security employee to mislead someone deliberately, but you should not rely upon everything they tell you at Social Security. Questions about Social Security are often difficult to answer. Claimants make it tougher for Social Security because they do not know how to ask questions to get an accurate answer. Social Security has cut its workforce dramatically in recent years. The remaining employees are overworked and, as a result, often make mistakes. The problems are most severe with Social Security's 800 number service. The 800 number calls do not go to your local Social Security office, but to giant teleservice centers, whose employees are often poorly trained. Social Security's own studies show that if you ask a complex question over the 800 line your chance of getting an accurate answer is about one in two.