

Is There a Waiting Period for Applying for Social Security Disability?

Q: How long can you expect to wait until you hear a decision about your social security disability claim?

A: Unlike some other government programs, social security disability benefit claims do not have to be processed in within a certain amount of time. Some cases take years to receive a decision. Others, make it through the process very quickly. The average review time for an initial application for social security disability insurance is three to four months. Numerous things can lengthen the duration for a decision on your particular case. Although you cannot control how long it takes for your social security disability claim to be processed, you can assure that certain factors will not delay it. A common cause for delay is medical documents that have yet to arrive. It is helpful to confirm that all requested medical documents have been sent and received. If a consultative exam is requested, make sure you do it. Contact your case manager if you need to cancel or postpone an appointment. A decision cannot be made regarding your claim, if the representative handling your application does not have thorough or updated information about your injury. Get in touch with the representative handling your case, if you make any changes to your contact information. And respond to any requests regarding your case. The representative handling your social security disability application wants to reach a decision too, so be polite and helpful. Lastly, it is smart to touch base with the disability manager handling your case from time to time to check the status of your file.

Q: Do you have to wait 5 months before you apply for social security disability benefits?

A: You should apply for social security disability benefits as soon as you become injured and know that your condition will prevent you from working for at least 12 months. You do not have to wait a certain period of time before you submit an application. The review process for a claim can be lengthy, so it is best to apply as soon as possible. If you are awarded benefits, you will not be eligible for your first payment until after a 5 month waiting period after the date of onset of your condition.

Q: Can you work while your social security disability claim is pending?

A: You are allowed to be employed and receive social security disability benefits. The amount you earn, not the fact that you are working, is what will affect your entitlement to benefits. You cannot earn above the limit Social Security has established as substantial gainful activity. That monthly amount is currently just under \$1000 pretax.

About the Author

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