

8 Myths & Facts

About

Social Security Disability

There are many misconceptions about Social Security Disability, and believing these falsehoods could steer you in the wrong direction when making decisions about your benefits. Let's take a look at the top 8 SSD myths, and reveal the facts you need to know.

Myths

It's Not Common to Develop a Disability



Only a small percentage of people have a disability, either mental or physical.

Too Many Americans Receive Disability Benefits



A large percentage of the U.S. population receives SSD Benefits.

I Can Get SSD for Short-Term Disability



If I have a short-term disability, I can apply for SSD benefits to support me when I miss work.

Claims Are Always Denied on the First Round



Your initial application will never be approved on the first try.

I Need to Be Denied 3 Times Before I Hire an Attorney



There's no need to get an attorney when filing for SSD unless I've been denied 3 times.

Once I'm Granted SSD Benefits, I Have Them for Life



There is no need to worry about losing SSD benefits once they are granted.

If I'm 50 or Older, I Don't Need to Apply for SSD, I Should Retire Early



I shouldn't apply for SSD when I'm so close to retirement, I'll just have to retire early.

I Can't Work if I Have Social Security Disability Benefits



Working while receiving SSD Benefits is not permitted, as this could result in you losing them.

Facts

Everyone is at Risk of Developing a Disability



3 out of 10 adults in their 20s will become disabled before they turn 67.

Less Than 20% of Disabled Americans Receive Benefits



Nearly 50 million Americans live with a disability, but only 9 million receive benefits.

SSD is Not for Short-Term or Partial Disability



You must have a severe medical condition that is expected to last for at least a year or is terminal to be considered for SSD benefits.

30% of Claims Are Approved After the Initial Application



Lack of medical evidence, halting medical treatment or withholding information are common reasons for denials.

Hiring an Attorney Can Improve Your Chances of Approval



Don't wait to be denied multiple times. It's best to hire an attorney from the beginning.

You Could Lose Your Benefits



The SSA conducts periodic reviews on a case-by-case basis to ensure you're still eligible for benefits.

Disabled Americans Between 50-62 are Most Likely to Receive SSD Benefits



In addition to having higher chances of approvals at age 50-62, receiving SSD until full retirement age will not reduce retirement benefits. Retiring early will.

The SSA Offers Initiatives to Work on SSD



You can still work and receive benefits on the SSA's work programs, but you must follow SSA's strict requirements or you risk losing benefits.



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