

## [10 Things You Should Know about Social Security Benefits](#)

**1. Get to Know [Disability.gov](#)**, the federal government website for information on disability programs and services in communities nationwide. Visitors can explore resources covering 10 main topics, including [housing](#), [employment](#) and [healthcare](#). Since the site is a [directory of resources](#), you will be sent to other websites managed by the federal government, state and local government agencies, and nonprofit organizations to get the information or help you need.

Disability.gov does not process disability benefits applications or decide who has a disability. Those matters are handled by the [Social Security Administration \(SSA\)](#) and your state's [Disability Determination Service](#). However, **Disability.gov does connect you to information**, such as [qualifying for Social Security disability benefits](#). To learn more about navigating Disability.gov, read the "[How to Use the Site](#)" guide. You can also browse [14 different guides](#), which provide a brief overview of the site's most important topics like [disability benefits](#) and [financial help for low income individuals and families](#).

**2. Applying for Disability Benefits.** Last year, more than [2.5 million people](#) applied for Social Security disability benefits, and that number is expected to continue growing as baby boomers (born between 1946 and 1965) enter their most disability-prone years. For the nine million who receive a monthly check, the [average disability benefit](#) is only \$1,146, an amount barely above the 2013 poverty level of \$11,490 annually; yet, even this modest level of support makes a difference.

So where should you begin? Disability.gov offers a thorough [Guide to Disability Benefits](#), which connects visitors to information on [what you need](#) to apply, as well as [what SSA means by "disabled."](#) You should also check out SSA's factsheet on "[What You Should Know before You Apply for Social Security Disability Benefits](#)" and the [Disability Planner](#). Next, use [this checklist](#) to help you gather the necessary pieces of information. Finally, read this [brochure about applying online](#), which will help you save time, money and a trip to the Social Security office!

**3. Benefits for Children with Disabilities.** If you have a child with a disability who is younger than 18 years of age, he or she may be eligible for [Supplemental Security Income \(SSI\)](#). To get started, review SSA's [Child Disability Starter Kit](#), which includes a [factsheet on the application process](#), a [child disability interview preparation checklist](#) and a [Medical and School](#)

[Worksheet](#). You can submit the [Child Disability Report](#) online, but you must complete your SSI application over the [phone](#) or schedule an appointment with your [local Social Security office](#). Adults who have a disability that began before the age of 22 may be eligible for Social Security Disability Insurance (SSDI) benefits. In this case, SSDI is considered a “child benefit” because it is paid on a parent’s Social Security earnings record. Visit [Disability.gov](#) for an [easy-to-read overview](#) on the requirements of both SSI and SSDI.

**4. Returning to Work.** Earlier this month, SSA released its free [2015 Red Book – A Guide to Work Incentives](#), which includes everything you need to know about returning to work, employment supports and other resources to help you during your transition. If you don’t want to read the entire publication, check out [what’s new](#) this year. You should also learn about [Ticket to Work](#), where you can get career counseling, job placement and training from Employment Networks or your state Vocational Rehabilitation agency. Watch this [YouTube video](#), sign up for a monthly [Work Incentive Seminar Event \(WISE\) webinar](#) or call **1-866-968-7842** (TTY: **1-866-833-2967**) to learn about the program and different [work incentives](#). The best part is that you can take advantage of a [trial work period](#) during which you can test your ability to [work while still receiving your full Social Security benefits](#) for at least nine months.

**5. Survivor Benefits.** Losing a loved one takes a toll – both emotionally and financially. But did you know that immediate family members of a deceased loved one may be eligible for [Social Security survivor benefits](#), depending on the amount of time he or she worked? If you work and pay Social Security taxes, you [earn up to four Social Security credits](#) per year, and the time you put in affects the [amount of survivor benefits](#) your family may receive. Under a special rule, SSA can pay benefits to your spouse and children even if you don’t have the required number of credits. If you have a disability that started before or within seven years of your spouse’s death, you may be [eligible for survivor benefits](#), too. Call 1-800-772-1213 (TTY 1-800-325-0778) or contact your [local Social Security office](#) to schedule an appointment.

**6. Your Claim Is Denied, What’s Next?** You’ve submitted an application for disability benefits, [checked the status](#) and found out that it’s been denied. First, you have a right to [question the decision](#) made on your claim by [filing an appeal](#), which must be submitted in writing within 60 days of the date you received your denial letter. There are four levels of [the appeals process](#), beginning with a [request for reconsideration](#). During this stage, a Social Security representative, who was not involved in making the first decision, will review your claim. If you disagree with his or her decision, you may then request a [hearing with an administrative law judge](#). The next level is a hearing

with the Appeals Council, and finally, you may [file a civil suit](#) in a federal district court. You may want to [contact your local Legal Aid Office](#) to find out if you qualify for free [legal assistance](#).

**7. Should I Hire a Representative?** Last month, Disability.gov posted a guest blog on “[10 Questions to Ask a Lawyer before Hiring One for Your Disability Case](#).” Many readers correctly pointed out that although everyone has the [right to be represented](#) by an attorney or another representative, it is not required, nor is it needed to file a claim. It’s a well-known fact that SSA initially [rejects more than 60 percent](#) of Social Security Disability Insurance applications; according to Allsup, a provider of Social Security disability representation, [common mistakes](#) include not providing enough information or underestimating the extent of one’s disability. Watch this [seven-part video series](#) to learn more about the disability process. SSA representatives explain in detail what happens when a claim is denied and how to appeal the decision. Only you can weigh the pros and cons, including costs, of hiring a lawyer or non-attorney representative to help your case.

**8. Fraud, Waste and Abuse of Benefits.** It might be tempting to fudge information on your Social Security application to “improve” your chances of getting benefits; however, if you [commit fraud](#), you could face [penalties](#) of up to \$5,000 and be required to repay up to twice the amount of benefits you received fraudulently. Making [false statements on claims](#), [falsifying information that affects eligibility](#) or [failing to report worker’s compensation](#) are all situations of fraud. Sometimes beneficiaries are the target. According to the American Association of Retired Persons (AARP), 75 percent of fraud victims, age 55 and older, never report it, resulting in \$2.9 billion in losses each year. For this reason, SSA’s [Office of the Inspector General \(OIG\)](#) and the [U.S. Senate’s Special Committee on Aging](#) have stepped up [efforts to combat fraud](#) targeting seniors. If you believe someone is committing fraud, you should report it to the [OIG Fraud Hotline](#).

**9. Identity Theft** may provide plenty of material for a witty comedy, but for the [16.6 million people affected](#) by it in 2012, there was no comic relief in the circumstances. While most cases involved the fraudulent use of an existing account, such as a credit card or bank account, crooks also used the stolen identities of more than 1.1 million people to open new accounts. With [your Social Security Number \(SSN\)](#), fraudsters can apply for credit cards, mortgages and even file a [fake tax return](#) to claim your refund. As journalist Phil McKenna found out, [tracking down information](#) like the date and location of your birth or answers to security questions is not hard, especially when the information is available online.

Even worse, the damage caused might take years to repair, which is why it is important to [protect yourself](#). **Never post your SSN**, birth date, disability benefits confirmation number or other [personally identifiable information](#) online. You should [call SSA](#) if you want to discuss or [check the status](#) of your application. If your identity is stolen, visit the Federal Trade Commission's website for information on [what to do right away](#) and [what to do next](#). You can also contact the Identity Theft Resource Center's free [Victim Assistance Call Center](#) to speak with a trained counselor at any time by calling 888-400-5530.

**10. Saving Money while Receiving Disability Benefits.** In December 2014, President Barack Obama signed into law the [Achieving a Better Life Experience Act](#). Better known as the [ABLE Act](#), it allows people who have a disability that occurred before the age of 26 to open one tax-free savings account to pay for qualified disability expenses. This money can be used for education, housing, transportation, employment training and support, health and wellness, as well as other miscellaneous expenses. Under [current gift-tax limitations](#), families may deposit as much as \$14,000 annually, and beneficiaries can save up to \$100,000 before impacting their SSI benefits; Medicaid eligibility will continue no matter how much money is saved. You won't be able to apply for one until later this year, but in the meantime, review this list of [10 Things You Must Know](#) about ABLE accounts from the National Disability Institute.

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Read [past issues](#) of the *Disability Connection* newsletter.