



Navigating Disability Claims

Navigating The Social Security Disability Claim Process

The application process for Social Security Disability benefits can be a time-consuming and frustrating experience. The majority of applicants are usually denied the benefits during the initial stages of application, and in many cases, it takes months or years before the applicant is awarded the disability benefits that they deserve.

For this reason, it's vital to start the application process with a full understanding and thorough preparation of the different requirements of the SSA (Social Security Administration) and the state-run DDS (Disability Determination Services), to ensure that your case is handled as accurately and as efficiently as possible.

This guide is meant to help you understand and prepare for the disability application process.

Understanding How Social Security Disability Application Works

Before making your application, you should be sure that you can qualify to receive the benefits you need. It's not enough to just show up at your local Social Security office, write your name and details, and sign on the proverbial dotted line. Instead, you have to participate in the formal application process. This is one of the key areas where many people applying for social security benefits go wrong. They fail to complete the application properly, and/or have a limited knowledge and understanding of how the whole application works. For this reason, they usually don't get approved for Social Security Disability benefits.



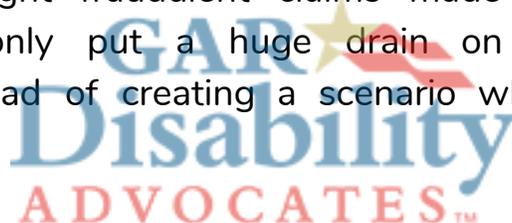
When making your application, the first thing you need to have in mind is that you should apply for disability benefits as soon as you become disabled. It can take 3 to 5 months for the SSA (Social Security Administration) to decide, and it's best to have the processes initiated as soon as possible. Moreover, when dealing with a serious disability that makes you unable to work, why would you want to make the process longer than it needs to be, especially if it's in your favor to speed it up? You can apply in person, via mail, online, or even on the telephone; though applying online and in person are the most efficient ways.

The first step entails forwarding the application to your local SSA offices along with the DDS (Disability Determination Services). Representatives from the DDS will review your application and determine the validity of your claims. The DDS will also evaluate issues unrelated to your medical condition, including things like meeting the eligibility criteria based on employment status, age, marital status, and your social security benefits payment history. Once these are assessed, your application is sent to the state's office, which will proceed to validate the medical review components.

Once at the state level, your medical condition and records will be inspected more closely. This is the linchpin part of the application which will determine whether an application is approved or denied.

Always Be Prepared When Applying for a Social Security Claim

Being approved for Social Security Disability is not easy, since the application process can be quite arduous and long. Part of the reason the process is frustrating is due to the efforts by the Social Security Administration to fight fraudulent claims made by applicants. Such fraudulent claims only put a huge drain on the Social Security Administration. Instead of creating a scenario where it very easy for



malicious disability claims to go through, the SSA have put measures into place to catch any improper Social Security claims.

The applicants that do have legitimate claims might feel like they shouldn't have to be concerned about this. After all, their claims are 100% legitimate and their application should be approved without any major issues, right? Well, it's not that simple. Even if your claim is supported by a certified physician and its legitimacy isn't in question, you can still be denied Social Security Disability benefits. That's why it's important to be properly prepared for your application and any potential disability appeal proceedings.

When it comes to the cost and difficulty of the application process, the answer will depend on the specifics of your case. Nonetheless, it's safe to say that the process could prove to be much easier than you might think, so long as you understand the basics of handling the situation aptly. The main reason most Social Security Disability Claims are denied is due to poor presentation or an inaccurate and incomplete application.

Any application that lacks in accuracy and clarity, it will only lead to confusion and doubt, which will in turn cause the application to be denied. So, to avoid such a scenario, it's wise to gather all the necessary information properly, which means gathering detailed records of your full medical history along with the specific disabling condition. You also need to present a validated and detailed presentation of your work history. Moreover, it's recommended that you include information related to your education history.

All this will help the review board (or reviewer) to ascertain the severity of your condition, and the kind of impact it has had on your ability to work and perform the essential duties of your daily life. A proper application should give an accurate depiction of your condition in this manner. Keep in mind that if your condition doesn't affect your ability to work or carry out

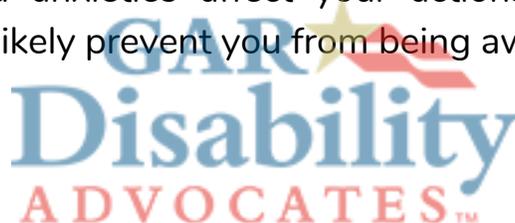
daily activities, the Social Security Administration might see no reason to award you the Social Security Disability benefits.

Honesty is Key

When applying for Social Security Disability benefits, it's incredibly important that you're honest in all elements of your application. There are no guarantees that your medical records will give as much detail as you'd think is necessary to convince the Social Security Administration that you deserve the benefits. However, this doesn't mean that you should try to make your condition seem worse than it is just to convince them. They can easily find out if what you said is untrue.

For instance, notes from your doctor may only say that you came complaining of lower back pains, and that you were prescribed pain medication. This kind of document won't give the administration enough information about the things you can't do because of your condition. Furthermore, medical records can be handwritten and quite difficult to read. In such a case, the caseworker might result to contacting your doctor to get more details about how your condition impacts your life. This can reveal whether you're lying about the extent of your condition and even discredit your application if the information you provided doesn't match your doctor's records.

Furthermore, if the caseworker from the Social Security Disability office is unable to reach your doctor, your claim will be delayed, and in a few weeks, they will order a Consultative Exam to get the information. Such an exam will be conducted by a doctor hired by the SSA. So, if you're asked to take one, ensure that all the information you give out is honest. Avoid exaggerating the nature of your condition or your inability to work. Don't let your worries and anxieties affect your actions and dealings, since dishonesty will most likely prevent you from being awarded the benefits.



What is the Residual Functional Capacity (RFC) Form?

Before submitting your Social Security Disability application, it's important to familiarize yourself with the RFC form. In fact, to have a good chance at a favorable decision from the DDS office, it's important that you have your RFC form filled out accurately and completely as part of your application. But what exactly is an RFC form?

The main role of the RFC is to give your doctor or physician an opportunity to describe your disabling condition and its negative impact on your ability to function in a work-related environment. The RFC, also referred to as "Ability to Do Work Related Activity" form, is really important because the SSA typically doesn't grant disability benefits on the basis of a disability diagnosis alone. Rather, they award the benefits based on the ability of the affected individual to perform work-related activities necessary to achieve rewarding employment.

For this reason, you need to prove that you are not only medically disabled, but also that you are unable to carry out any sustainable work activity. The RFC is crucial when proving this in the eyes of the SSA. While the form is generally straightforward to fill out, it allows your physician to provide their medical opinion that legitimizes and supports your disability claim. All the questions asked in the form are intended to ascertain your physical performance capabilities.

It's advisable to work closely with a qualified Social Security Disability attorney and your medical professionals to be certain that your RFC form is filled out accurately and completely. Doing this will also speed up your application process, and ensure that you have the best chance of receiving the benefits you deserve.



Preparing Evidence for Your SSA Application or Interview

When it's time to go to your local Social Security Administration office for your first disability interview, what should you take with you? Well, the SSA want you to provide them with a complete picture of both your employment and medical history. If you can gather the information outlined in this section, the better. However, if you are too ill to track down the information or just don't have the time, go to the interview anyway. You don't need to have all the information in place before you get started, though you will eventually have to produce the required information.

A great approach to keeping all the needed information organized is creating a spreadsheet for every kind of information. This will give you a glanceable view of what you have already and what you still need to get. Here is what you will need:

- **Physician and Treatment Facilities:** The SSA requires the names and contact details of all the doctors who have treated you along with the clinics, hospitals, and other facilities where you were treated. They will also need to see the dates you were seen by each doctor and visited each facility.
- **Medications:** The SSA also needs the names and dosages of all the medications you were prescribed along with the explanation of why you were taking them.
- **Financial Information:** You will be asked to list each bank and financial institutions where you have an account and the respective account numbers.
- **Social Security Numbers:** You also need to provide the social security numbers for each member of your immediate family. For those with a Medicaid number, include that too.

- **Work History:** List all of the jobs you've held and the dates for periods you worked for 15 years before the onset of your disability.
- **Contact List:** Include the contact information of the people the SSA can contact if they are unable to reach you, for whatever reason.
- **Statements:** Since the SSA wants proof of how your disability has affected your ability to work, you have to provide the date you became unable to work due to your disability, and how the disability limits your ability to work. So, ask your physician to write these statements, and have them be specific about your diagnosis, how your disability impacts your ability to work, and any evidence that they saw when examining you that proves your impaired function. Request them to describe what they saw in detail. It also helps to get statements from your friends, family members, former co-workers, etc. to make everything clear to the SSA and eliminate any doubts that you need the disability benefits.
- **Documents:** Have with you an original or certified copy of your birth certificate, any medical records you have with you, all your workers' compensation records, your most recent W-2 form, and your military discharge papers if you were in active duty. For those not born in the U.S., bring your residency or citizenship papers.

Checking the Status of your Claim

Take it upon yourself to check the status of your claim application regularly, instead of waiting for the SSA to give you updates. Why? Well, your paperwork can get misplaced or lost, and mail might not reach you in time (or get lost) which would obviously be bad for your application. Checking your disability claim status will keep you on top of the progression of your application, and learn about anything that can speed up the process faster.



There are two main ways to check the status of your Social Security Disability claim:

- Calling the SSA on the main line or at the local office
- Online: www.SSA.gov

If you choose to check online, you need to be at least 18 years of age, so that you create an account with “my Social Security” – SSA’s online service.

As a rule of thumb, you only need to check the status of your application once every month. But there are some times you might want to check more frequently. For instance, if you submitted some information, you may want to confirm if it was received.

Calling the SSA while your application is being processed will also inform you what’s going on with your application, and if there’s any other information they need. While it’s understandable why one might feel a bit hesitant to call the SSA office often, you can’t really be penalized for asking questions. It’s actually one of the best ways to know where your application stands and clearing any concerns you might have.

Don’t Panic if Your Application is Denied

If your application for Social Security Disability benefits is unfortunately faced with an unfavorable decision, don’t panic. You can fight that decision, with the SSA’s provisions for reconsideration and appeals. In fact, with the help of a professional Social Security Disability attorney, you have a chance at being awarded the benefits you deserve.

Keep in mind that the vast majority of disability claims (over 65%) are denied at the first stage. This doesn’t necessarily mean that they should all



have been approved, considering inappropriate and false claims are quite common. The SSA and the Disability Determination Services (DDS) applies great deal of scrutiny on the application review process, and any application that's not well-developed has a high risk of denial at any stage.

However, reviewers from the DDS office will often deny Social Security Disability Applications wrongfully, perhaps due to the overwhelming volume of applications, among other reasons such as incomplete forms, improperly filled out forms, lack of evidence, etc. So, while one might feel angry over being denied at the first application, it's important to keep in mind that the first-stage denials are very common. Plus, with the help of the right attorney, you might still have a shot at receiving disability benefits.

The key here is to understand the reasons why your application was denied, and then addressing them properly in your appeal. For example, if you were denied because your medical and/or work history is incomplete or unsubstantial, you can work closely with medical professionals to make sure you have completed the appropriate RFC form, which can have an extremely favorable impact in your case.

Nonetheless, hiring a [social security disability advocate](#) will help you understand everything you need for your claim and how to prepare appropriately. They will also help make sure that your paperwork is in order, which can really increase your chances for success. Remember that these advisors have a vast knowledge of the disability application process, and can share insights into the specific requirements at your local SSA office.

