Social Security Disability Insurance (SSDI) provides long-term benefits for people who meet Social Security's definition of permanent (for more than one year) disability (not short-term disability).

*For short-term disability, see City of Hope’s State Disability Insurance brochure

If you have been disabled for longer than six months you may qualify for SSDI.

You may qualify for benefits, if you:

☐ Worked in jobs covered by Social Security.

☐ Have enough work credits to qualify based on your age when you become disabled and how long you have worked. (In 2019, you earn one credit for each $1,360 in wages or self-employment income).

☐ Generally, you need 40 credits, 20 of which were earned in the last 10 years, ending with the year you become disabled. However, younger workers may qualify with fewer credits.

Visit ssa.gov/planners/credits.html to learn more.

☐ Have a medical condition that meets Social Security’s definition of total disability (benefits are not payable for partial or short-term disability).

- Your condition limits your ability to do basic work such as lifting, standing, walking, sitting and remembering — for at least 12 months.

- Your condition interferes with basic work-related activities.

- You cannot adjust to other work because of your medical condition(s) and you cannot do work that you did before.

☐ You are unable to work for at least one year or longer because of the medical condition.

- Benefits usually continue until you are able to work again on a regular basis.

- If you are receiving Social Security disability benefits when you reach full retirement age, your disability benefits automatically convert to retirement benefits, but the amount remains the same.

Visit ssa.gov/planners/retire/retirechart.html to learn more.

Learn more about SSDI benefits: To learn more about the benefits of SSDI, visit ssa.gov/planners/disability/index.html
Noncitizens may also qualify if they meet additional requirements.

To qualify for benefits under SSDI, all noncitizens must meet the following basic requirements:

- They must have a Social Security number that was assigned to them on or after January 1, 2004, authorizing them to work in the U.S., OR
- They must have a nonimmigrant visa that is a B-1, D-1 or D-2, AND
- They must be able to prove that they are in the U.S. lawfully in any given month for which benefits would be paid through SSDI, AND
- They must be able to satisfy all other eligibility criteria (technical and medical) for receiving SSDI benefits.

It is important to note that while some noncitizens may meet all the eligibility criteria for receiving SSDI benefits, many do not. Even if an individual is in the U.S. lawfully and is authorized to work by the Social Security Administration, many noncitizen students and other workers are exempt from paying Social Security taxes. The lack of contributions to the SSDI fund over the course of these noncitizens’ employment disqualifies them from receiving disability benefits, as they do not meet the basic technical criteria to be eligible for SSDI.

How to Apply

If you are ready to apply now, you can:

1. Complete your application online at [ssa.gov/applyfordisability/](http://ssa.gov/applyfordisability/)
   You can also watch a video on Social Security Claims Process at [https://bit.ly/2cE08TC](https://bit.ly/2cE08TC)
2. Call toll-free 800-772-1213. If you are deaf or hard of hearing, you can call us at TTY 1-800-325-0778.
3. Call or visit your local Social Security office.

If you have any questions or concerns, please contact the Clinical Social Work office at 626-218-2282 or visit us Monday through Friday, 8:30 a.m. to 5 p.m., in the Main Medical building, down the hall from the pharmacy.

For legal questions, resources and advocates on SSDI and other insurance and employment concerns, please contact the Cancer Legal Resource Center at [CancerLegalResourceCenter.org](http://CancerLegalResourceCenter.org) or call 866-THE-CLRC or 866-843-2572. City of Hope cannot provide legal advice.

Division of Clinical Social Work Patient, Family and Community Education
Department of Supportive Care Medicine
CityofHope.org/ClinicalSocialWork
CityofHope.org/PatientandFamilyEducation
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