Do you have a disability and cannot work?
Do you qualify for social security disability insurance?
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.

Eligibility requirements and the application process for benefits on this guide are mirrored from the Social Security Administration (SSA)’s latest publications.

City of Hope is not responsible for and does not participate in the SSA’s claims decision making.

City of Hope’s role is specific to Physician/Practitioners Certification. All forms go to Medical Records or the health care team for completion.

For questions about specific claims or SSDI processes, call the SSA at 800-772-1213 or visit ssa.gov/applyfordisability.

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 became disabled and how long you have worked (In 2019, you earn one credit for each $1,360 in wages or self-employment income.)
- Have 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.
- 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: 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 B-1, D-1 or D-2.

• 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.

• 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 SSA, 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.
   You can also watch a video on the Social Security Claims Process at https://bit.ly/2cE08TC.

2. Call the toll-free number 800-772-1213. If you are deaf or hard of hearing, you can call TTY 800-325-0778.

3. Call or visit your local Social Security office.

For legal questions, resources and advocates on SSDI and other insurance and employment concerns, please visit the Cancer Legal Resource Center’s website at CancerLegalResourceCenter.org or call them at 866-THE-CLRC or 866-843-2572.

City of Hope cannot provide legal advice or answer questions about your claim for SSDI. If you have any questions about eligibility, your specific claim or the SSDI claims process, please contact the SSA.

This guide is designed to provide general information on the topics presented. It is provided with the understanding that City of Hope is not engaged in rendering any legal or professional advice by its publication or distribution. City of Hope has no relationship or affiliation with the agencies listed. City of Hope is not responsible for the accuracy of the information obtained from third party websites or materials, or for the availability of such third-party content. City of Hope does not control, endorse, sponsor, recommend or otherwise accept responsibility for such third-party content. Use of any third-party content is at the user’s own risk.
Patient, Family and Community Education
Department of Supportive Care Medicine

May 2021

CityofHope.org