

Social Security Disability Insurance (SSDI)

In general, to qualify for Social Security Disability Insurance (SSDI) benefits, a person must:

- Be under age 65;
- Have applied for disability benefits;
- Have completed a full, consecutive 5 calendar-month waiting period;
- Be so severely impaired, physically or mentally, that he or she cannot engage in any substantial gainful activity
- Be expected to be disabled for at least 12 months, or have a disability that is expected to result in death;
- Be insured for disability benefits (see additional discussion below).

Disability is defined by Social Security as:

(a) The inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or can be expected to last for a continuous period of not less than 12 months; or

(b) In the case of an individual who has attained the age of 55 and is blind (within the meaning of “blindness” as defined in section 216([i][1])), inability by reason of such blindness to engage in substantial gainful activity requiring skills or abilities comparable to those of any gainful activity in which he has previously engaged with some regularity and over a substantial period of time.

The Social Security Administration (SSA) maintains a list of impairments that are severe enough to mean that a person is disabled. If a person’s condition is not on the list, the case will be determined individually. If, because of the severity of the condition, the person cannot do any kind of work, the claim will be approved. This “any occupation” definition is very restrictive and makes it difficult for many people to qualify for benefits.