

# Social Security Benefits: SSDI Overview

New Mexico

## What is Social Security Disability Insurance (SSDI)?

Social Security Disability Insurance (SSDI) is a federal program that provides monthly cash benefits to people who have worked, paid Social Security taxes, and now have a disability that prevents them from earning a certain amount of money from working.

## Who is eligible?

Eligibility for SSDI benefits is based on a person's status as disabled. The applicant also needs to have worked and paid enough Social Security taxes to qualify for SSDI. If the applicant is working at the time they apply, Social Security will review their work history to see if they qualify for SSDI benefits.

Social Security uses a five-step process to figure out whether or not an applicant meets their criteria for "disability." All five criteria must be met to be determined "disabled."

**Step 1:** Is the applicant currently working and earning a substantial income?

**Step 2:** Is the applicant's medical condition "severe"?

**Step 3:** Is the applicant's medical condition on Social Security's List of Impairments?

**Step 4:** Can the applicant do the same work they did before?

**Step 5:** Can the applicant do any other type of work?

## How to apply?

There are three ways to start the application process: online, by phone, or in person at a local Social Security office.

The applicant may need to provide some or all of the following documentation:

- Names, addresses, and phone numbers of all doctors, hospitals and clinics that have provided medical treatment, as well as copies of any medical records.
- Names of any medications the applicant is taking.
- A certified copy of the applicant's birth certificate or proof of U.S. citizenship or legal residency, if born in another country.
- A certified copy of military discharge papers (Form DD 214), if applicant was in the military.
- The applicant's most recent W-2 Form, or if self-employed, their most recent tax return.
- Information on any workers' compensation applicant gets or has gotten.
- A summary of all jobs worked for the past 15 years (names and dates).

## Remember:

- For more information, see the latest edition of The Red Book, which is published each year by the Social Security Administration. It is a guide to employment-related questions for persons with disabilities regarding SSDI.
- If the applicant is denied for SSDI benefits, they may reapply, hire a disability attorney or contact Disability Rights New Mexico. If and when approved, the applicant will receive benefits retroactively from the first application date. Attorneys will only charge when the applicant is awarded benefits, and they are only allowed to take a certain percentage of the retroactive benefits.



### Social Security Benefits for People with Disabilities

[www.ssa.gov/disability/](http://www.ssa.gov/disability/)

### Social Security 2014 Red Book

[www.ssa.gov/redbook](http://www.ssa.gov/redbook)

### Benefits.gov

1-800-772-1213

[www.benefits.gov/benefits/benefit-details/4382](http://www.benefits.gov/benefits/benefit-details/4382)

### National Academy of Social Insurance

202-452-8097

[www.nasi.org/learn/social-security/disability-insurance](http://www.nasi.org/learn/social-security/disability-insurance)

### Social Security Disability Resource Center

[www.ssdrc.com/social-security-disability.html](http://www.ssdrc.com/social-security-disability.html)

### Disability Rights NM

[www.drnm.org](http://www.drnm.org)

### Questions?

Call the CDD Information Network

**1-800-552-8195**

or visit our website at <https://goto.unm.edu/x8gmt>

Informational Tip Sheets:

<https://goto.unm.edu/amx6v>