

## When Do Social Security Benefits Begin?

Q: If a person is currently unable to work due to injury, can he receive social security benefits?

A: To receive social security benefits due to an injury, you must meet some requirements. When you were injured, you had to have been in the workforce and covered by insurance. To qualify, you need to have been in the workforce for at least five of the past ten years. That employment must have been with a position that had you contributing to Social Security. You must be younger than the retirement age in order to receive [social security benefits](#) via the disability program. Last, but not least, your injury needs to be such that you will not be able to join the workforce again for a minimum of 12 months. There are no benefits via social security for a worker who will only be out of work for a few months due to his injury.

Q: When will social security benefits stop?

A: Until the injury has improved enough to allow a person to reenter the workforce, he will receive social security benefits. The payments would end the second month after the injury is no longer present. If an individual surpasses the age of retirement, social security benefits under the disability program would end and retirement benefits would begin. Social Security will conduct reviews of your file periodically to determine if your medical condition has changed. You do not, however, need to reapply for disability benefits, if the status of your injury and employment has not changed.

If a person has been notified of approval, when will he receive his first payment for social security benefits?

A: According to law, an individual cannot receive social security benefits until he has been injured and unable to work for at least five months. Ideally, in that sixth month, a qualified individual would start receiving benefits. If you have applied, but have not yet received notification for approval, the processing time can vary. The thing that usually affects how long it takes to process an application is the wait for medical records. If it takes a while to receive requested medical records, the disability examiner assigned to your case must wait until he receives them to approve or your deny your application. Most applications are reviewed and the claimant notified of a decision within four months.

## About the Author

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