

Your Social Security Disability Account

Q: Should I apply for social security disability benefits under my social security account or my deceased spouses?

A: Of course, for most people applying for social security disability, your objective is to receive the highest payments you can. In some cases, you will receive the most generous payment by applying under a deceased spouses SS account. Other times, the largest payment will come from your own account. Either way, you have to choose which payment is highest, as you cannot have both.

When deciding if you want to apply under a spouses account or your own, calculating the highest social security disability payment is an obvious first step. It is best to check with the SSA to determine what those payments might be. Whether the payments are higher under your own social security disability account or your deceased spouses is determined by your current age, the severity of your disability, and your earnings record. In the case that you do choose to claim survivors benefits, you will receive your spouses full social security disability benefits when you reach retirement, or when you reach the age of 50 and are disabled. If you are not disabled, you can get anywhere from 71 to 99 percent of your spouses benefits before you reach retirement, as long as you are 60 years old or older.

Q: I currently get my benefits from social security disability, but I want to switch to social security retirement.

A: Generally, if you receive social security disability benefits, those benefits will be transferred to retirement benefits upon reaching retirement age. For most recipients, this conversion requires little or no effort. Speak to the SSA or a social security disability lawyer for more information.

Q: I heard the everyone has their social security disability application denied by the SSA the first time they apply. Is that true?

A: While you may hear plenty of horror stories about constant rejection from the social security disability program, the truth is that not all first claims are denied. The Social Security Administration has no policy or regulation stating that all first applicants should be denied. One the other hand, it is also true that first claims are denied quite often, and that the highest success rate with social security disability claims is in appeals, not on first application.

Nationwide, 70% or so of social security disability claimants are denied on their first application. Unfortunately, many of those who are denied do not have a full understanding of what they should do in order to be approved next time they apply. Since most social security disability approvals happen through appeal, it is key to have knowledge of the ins and out of the appeals process. Speak to a social security disability professional or the SSA for details.

About the Author

For the real scoop on [florida social security lawyer](#), read disability.awardspace.com/?Do-I-Need-a-Social-Security-Lawyer?-&action=8331.

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