

How to Tell If You Qualify for Social Security Disability Insurance (SSDI)

Below is a step-by-step rundown of the **eligibility requirements**, the **documentation you'll need**, and the **process you'll go through** to find out whether you qualify for SSDI. It's written in plain language so you can follow it easily, even if you're not familiar with the Social Security system.

1 □ Basic Eligibility Rules

Requirement	What It Means for You
Work History (Credits)	You must have earned “ credits ” by paying Social Security taxes (FICA) while you worked. - In 2025 you earn 1 credit for every \$1,640 of wages (or self-employment earnings). - You can earn up to 4 credits per year . - The number of credits you need depends on your age when you become disabled: • Age 18-< 22 → 6 credits (all earned in the 3 years before disability). • Age 22-< 31 → 6 credits (earned in the 5 years before disability). • Age 31-< 41 → 8 credits (earned in the 10 years before disability). • Age 41-< 62 → 10-20 credits (earned in the 20 years before disability).
Disability Definition	You must have a medical condition that: 1. Prevents substantial gainful activity (SGA) – you can't work enough to earn the SGA amount (in 2025, \$1,840 per month for non-blind individuals, \$2,660 for blind). 2. Is expected to last at least 12 months or result in death.
Medical Evidence	The Social Security Administration (SSA) must be able to document your condition(s) with medical records, test results, doctor statements, etc.
U.S. Citizenship / Residency	You must be a U.S. citizen or national, or a non-citizen who meets certain residency requirements (generally, lawful permanent resident who has lived in the U.S. for at least 5 years).
Not Receiving Workers' Compensation for the Same Condition	If you're getting workers' comp benefits for the same disability, you generally can't receive SSDI at the same time (though you may get a “concurrent” benefit in some states).

2 □ How to Check Your Work Credits

1. Create a “**my Social Security**” account on the SSA website: <https://www.ssa.gov/myaccount/>.
 2. Once logged in, click “**View Your Social Security Statement.**”
 3. Look at the “**Credits Earned**” section. It will show how many credits you have accumulated to date. If you're close to the required number but not quite there, you may still qualify if you're **close enough** and can prove you were **actively working** when your condition began. In borderline cases, the SSA may consider “recent work activity” even if you haven't yet earned the full credit count.
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3 □ Determining Whether Your Condition Meets the “Disability” Standard

The SSA uses a **five-step sequential evaluation**. You don't have to pass every step perfectly; you just need to **fail** at one of them for the claim to move forward.

Step	What SSA Looks At	What You Should Be Able to Show
1. Is the condition “severe”?	Does it prevent you from doing basic work activities (walking,	Medical reports describing functional limitations (e.g., “cannot lift >10 lb,”

Step	What SSA Looks At	What You Should Be Able to Show
	lifting, standing, etc.)?	“requires a wheelchair”).
2. Is the condition “listed” in the SSA’s Blue Book?	SSA has a list of medical conditions (the Blue Book) that are automatically considered disabling if they meet certain criteria.	If you have a listed condition (e.g., advanced rheumatoid arthritis, certain cancers, severe heart disease), provide the exact test results that match the listing.
3. If not listed, does it equal the severity of a listed condition?	SSA compares your condition to a listed one in terms of symptoms and functional loss.	Detailed doctor statements comparing your case to the closest listed condition.
4. Can you do any “past work” you performed before becoming disabled?	Even if you can’t do your former job, maybe you could do a different job you’ve done in the past.	A list of all jobs you held in the last 15 years, with duties and physical demands.
5. Can you do any “substantial gainful activity” (any job) in the national economy?	If you can’t return to past work, can you do any other job that earns at least the SGA amount?	Vocational expert opinion, or a self-assessment showing you cannot meet SGA thresholds.
Tip: Most successful SSDI claims stop at Step 2 or Step 3 (the medical/functional evidence). Getting a strong, detailed medical record is the single most important factor.		

4 □ Gathering the Documentation You’ll Need

Document	Why It Matters
Doctor’s diagnosis (ICD-10 code)	Confirms the medical condition.
Treatment records (hospital stays, surgeries, therapy notes)	Shows the seriousness and duration.
Test results (MRI, X-ray, blood work, pulmonary function tests, etc.)	Objective proof of impairment.
Functional assessments (e.g., “cannot walk more than 50 ft,” “limited to 2 hours of sitting”)	Directly ties the condition to the inability to work.
Employment history (pay stubs, W-2s, tax returns)	Verifies you earned enough credits and shows the nature of past jobs.
Personal statement (your own description of how the condition affects daily life)	Adds a human perspective; useful for the SSA reviewer.
Any prior disability claims (workers’ comp, VA, private insurance)	Shows consistency across agencies.
How to obtain them:	

- Ask your primary care physician and specialists for **written summaries**.
- Request copies of **imaging studies** and **lab reports** from the hospital’s medical records department.
- Use the **Freedom of Information Act (FOIA)** portal for federal records (e.g., VA).

5 □ Applying for SSDI

- 1. Online** – Fastest way: go to <https://www.ssa.gov/benefits/disability/> and click “**Apply for Disability**.”
- 2. Phone** – Call the SSA at **1-800-772-1213** (TTY 1-800-325-0778) to start the application over the phone.
- 3. In-person** – Make an appointment at your local Social Security office (you can find the nearest one at <https://secure.ssa.gov/agency/locator/>).

During the application you'll fill out forms about:

- Personal information (name, address, citizenship).
- Work history (jobs, dates, duties).
- Medical condition(s) (diagnoses, treatments).

You'll also **attach** the documents listed above (either by uploading PDFs online, mailing copies, or bringing originals to the office).

6 □ What Happens After You Apply?

Timeline	What Occurs
Within 30 days	SSA assigns a disability examiner who reviews your file and decides whether to request additional evidence (e.g., more doctor notes).
3-5 months	First decision is mailed. If approved, you'll receive a back-pay for the period from the onset of disability (or the date you applied, whichever is later) up to the approval date.
If denied	You have 60 days to request reconsideration (a second review by a different SSA employee).
If reconsideration is denied	You can appeal to an Administrative Law Judge (ALJ) . This stage can take 12-18 months, but many applicants are approved at the ALJ level.
If the ALJ denies	You may take the case to the Federal Appeals Council and, ultimately, to federal court .

Important: Even if your claim is denied, you can **continue working** (as long as you stay under the SGA limit) while you pursue appeals. The SSA will **re-evaluate** your earnings each month.

7 □ Quick “SelfCheck” Worksheet

Answer **YES** or **NO** to each question. If you have **mostly YES** answers, you probably qualify; if you have many NOs, you may need more evidence or may not meet the criteria.

Question	Yes / No
Do I have enough work credits for my age?	
Is my medical condition expected to last ≥ 12 months or be terminal?	
Does my condition prevent me from doing any substantial work (earn ≥ \$1,840/mo)?	
Have I gathered doctor notes, test results, and functional assessments that clearly describe my limitations?	
Have I listed all jobs I performed in the last 15 years, with duties and physical demands?	
Have I applied online or called SSA to start the claim?	
Do I have a copy of my Social Security Statement showing my credits?	
Am I not receiving workers' comp for the same condition (or aware of concurrent-benefit rules)?	
If you answered YES to the first three and have solid medical documentation, you're in a strong position to apply.	

8 □ Where to Get Help

Resource	What They Offer
Social Security Administration (SSA) – Disability Hotline	1-800-772-1213 (TTY 1-800-325-0778). You can ask basic eligibility questions and get guidance on the application.

Resource	What They Offer
Legal Aid of Michigan – Disability Services	Free or low-cost legal assistance for filing SSDI appeals.
National Organization of Social Security Claimants’ Representatives (NOSSCR)	Directory of accredited attorneys who specialize in SSDI cases.
Veterans Affairs (VA) Disability Office (if you’re a veteran)	Can coordinate SSDI with VA benefits.
Local Area Agency on Aging (AAA) – Kent County	Provides counseling and workshops on SSDI applications.
Disability Rights Michigan	Advocacy and peer-support groups.

9□ Bottom Line

1. **Check your work credits** first (via the SSA “my Social Security” portal).
 2. **Confirm your medical condition** meets the SSA definition of disability (lasting ≥ 12 months, prevents SGA).
 3. **Collect strong medical evidence**—doctor statements, test results, functional limitations.
 4. **Apply** online, by phone, or in person.
 5. **Expect a timeline** of a few months for the first decision; be prepared to appeal if denied.
- If you meet the credit requirement and can document that your condition stops you from earning at least the SGA amount, you **likely qualify** for SSDI. The key is **good paperwork** and **timely filing**.
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Ready to Take the Next Step?

1. **Log in** to your SSA account and view your credits.
2. **Gather** recent medical records (last 12 months).
3. **Call** the SSA at **1-800-772-1213** to confirm you have the right forms and ask any specific questions about your situation.
4. **Submit** the application (online is fastest).

Good luck—you deserve the support you need to focus on your health! If you run into any roadblocks, reach out to a local disability attorney or a legal-aid organization; they can help you navigate the appeals process.