

Filing a Social Security Disability Claim

Q: Should I make my claim for social security disability under my own account, or under the social security account of my spouse who recently passed away?

A: For most social security disability applicants, the goal is to get the largest payment possible. Sometimes the largest social security disability payment will come from the survivors benefits you receive from a deceased spouses account. In other situations, the greatest social security disability payment will come from applying under your own account. In either case, you will need to determine the highest payment, as you cannot apply under both.

The first step when deciding under whose account to request social security disability is to determine which will provide higher payment. The wisest thing is to consult the Social Security Administration to figure out under which account your payments would be higher. 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. If you do apply for survivors benefits, you will generally receive full benefits if you are at full retirement age or older at the date of application (or over 50 and 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: In most cases, a person currently receiving social security disability benefits will automatically receive retirement benefits when they reach full 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: Is it true that everybodys social security disability claim gets denied the first time?

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. That said, it is true that many first applications are denied, and that approvals tend to result from the appeals process.

Nationwide, 70% or so of social security disability claimants are denied on their first application. The biggest problem with this is that many who see their claims rejected do not know what to do improve their chances of being approved on the next application. Since most social security disability approvals happen through appeal, it is key to have knowledge of the ins and out of the appeals process. Consult the Social Security Administration or a social security disability expert for more information. Related Info [Social security lawyer](#) [Tampa social security lawyer](#) [Veterans disability lawyer](#)

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