# The Five-step Analysis in Determining Eligibility for Disability Benefits by Jon George

Article published on December 20th 2011 | Law

Being unable to work because of a disability or impairment is disheartening, especially if you are the only one who provides for yourself and for your family. Trying to recover from your disability or impairment while being stuck at home can take a toll on your lost income, wherein you are forced to exhaust your savings just to pay off your previously unpaid medical bills.

However, being a disabled employee can be of advantage to you to further alleviate your financial pains especially if you have realized that you can apply for Social Security Disability benefits. This is one of the main programs of the Social Security Administration (SSA) that uses funds from the Federal Insurance Contribution Act (FICA) tax contributions youâ€™ve provided in your previous deductions from your monthly salaries.

Benefits under this program would include medical assistance as well as monthly payments under the Supplemental Security Income (SSI) program. The SSI is another program that gives you cash payments on the grounds of you having limited income and resources.

The SSA has its own criteria of determining disability. For them, for you to be deemed eligible to receive benefits, your disability must be severe which makes you incapable of doing your current job. Your disability must also limit you to do work-related activities, and that your disability or impairment is expected to last for at least 12 months since you are diagnosed with it.

When you apply for Social Security Disability benefits, you are tasked to provide a handful of information, such as medical evidences and your employment history. These are used to determine your eligibility to receive benefits in accordance with the SSAâ€™s definition of disability. Once youâ€™ve given all the necessary information, the SSA will handle your claim by using a five-step analysis.

Here are the five questions that will be asked to you in deciding what type and what amount of benefits you are likely to receive.

â€¢ Are you working presently on a certain job?

â€¢ Does your medical condition proved to be serious?

â€¢ Is your medical condition found on the list of health conditions?

â€¢ Can you do other jobs youâ€™ve done before?

â€¢ Can you do any other type of work?

The first question must satisfy the findings of the SSA for them to advance to the next question. If on the first question, for example, you are working on that job and you earn higher than expected, you are most likely to be deemed as not disabled and ineligible to receive benefits. If the SSA are pleased with your answers to the five questions, you are on your way to receive your first monthly payment six months after the onset of your disability.

Source: http://ezinearticles.com/?Getting-Your-Social-Security-Disability-Benefits---What-You-Need-to-Know&id=4996388

Article Source:
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Jon jumped-start his profession in web content writing and has written a California Disability Attorneys and a Los Angeles Employment Lawyers articles to date.

Article Keywords:
California Disability Attorneys, Los Angeles Employment Lawyers

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