

# SPECIAL REPORT



## Questions and Answers About Social Security Disability

**Harris Guidi Rosner Dunlap Rudolph, P.A.**

1837 Hendricks Avenue  
Jacksonville, Florida 32207

Office (904) 398-9002  
Fax (904) 399-1718

[www.HarrisGuidi.com](http://www.HarrisGuidi.com)

*“We know that the application process and the letters of denial from the Social Security Administration can create feelings of fear, desperation, and helplessness.”*

## **Harris Guidi**

**Rosner Dunlap Rudolph, P.A.**  
1837 Hendricks Avenue  
Jacksonville, Florida 32207

Office (904) 398-9002  
Fax (904) 399-1718

[www.HarrisGuidi.com](http://www.HarrisGuidi.com)

**A**t the Law Firm of **Harris Guidi Rosner Dunlap & Rudolph, P.A.**, we have years of experience at handling Social Security Disability cases. We know that the application process and the letters of denial from the Social Security Administration can create feelings of fear, desperation, and helplessness. In many cases, these feelings are enhanced by a lack of understanding of the process, and not understanding the options that are afforded to you by the law.

The following pages will answer many of the top questions that many of our clients have when they come to us for help. Our staff of experienced Social Security Attorneys know your rights, and are ready to help you.

### **What is Social Security Disability Insurance (SSDI)?**

*SSDI is a benefit paid to you and certain members of your family if you have worked long enough and paid Social Security taxes, which fund this program, and you become disabled – resulting in your inability to work for at least 1 year.*

### **How do I qualify for social security disability benefits?**

*There are several factors that are considered for eligibility. Simply stated these are:*

- 1. You must have paid into the Social Security system for a certain length of time and*
- 2. You must have a medical condition that as a result leaves you unable to work.*

### **What is Supplemental Security Income?**

*Supplemental Security Income is a program that is part of the Social Security system in the United States. It pays benefits to people that have a low income and few resources and are disabled. Although many times it is confused, it is different from Social Security Disability Insurance (SSDI).*

### **How does the Social Security Administration determine if I am disabled?**

*There are several factors that go into the determination of your eligibility, and the final ruling is determined in Florida by the Division of Disability Determination.*

*“The Social Security Statement that you receive each year provides an estimate of your disability benefit.*

*It also includes estimates of retirement and survivors benefits that you or your family may be eligible to receive in the future.”*

## **Harris Guidi**

**Rosner Dunlap Rudolph, P.A.**  
1837 Hendricks Avenue  
Jacksonville, Florida 32207

Office (904) 398-9002  
Fax (904) 399-1718

[www.HarrisGuidi.com](http://www.HarrisGuidi.com)

### **How often is social security disability benefits paid?**

*Benefits are paid monthly.*

### **Can I receive Medicare if I am currently receiving social security disability benefits?**

*Yes, if you are approved to receive benefits (other than SSI) you will receive Medicare once a mandatory wait period has elapsed, currently two years.*

### **How can I apply for social security disability benefits?**

*You can apply by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov), or call the toll free number 1-800-772-1213 to make an appointment at your local office or to make an appointment for someone to take your application over the phone.*

### **How long do I have to wait to apply for benefits?**

*You can apply the same day that you are deemed disabled by your treating physician, as long as you are expected to be out of work for at least a year. You can file your claim as soon as you can, as the process can be long and drawn out.*

### **I am receiving Workers Compensation benefits; can I still file a claim for social security disability?**

*Yes, you are also eligible for social security disability. Our law firm handles many Workers Compensation cases and we will conduct a full case review with you to make sure that you are receiving all of the benefits that you are entitled to.*

### **How much money will I receive?**

*The amount of your monthly disability benefit is based on your average lifetime earnings. The Social Security Statement that you receive each year provides an estimate of your disability benefit. It also includes estimates of retirement and survivors benefits that you or your family may be eligible to receive in the future.*

### **What should I do if my application is denied?**

*There are several stages to the process and your initial denial letter is just the beginning. Contact our office immediately for a free consultation and we can help guide you through the process. Denials must be appealed within 60 days or you will have to start over from the beginning.*

*“Supplemental Security Income pays benefits to people that have a low income and few resources and are over the age of 65, blind or disabled.”*

## **Harris Guidi**

**Rosner Dunlap Rudolph, P.A.**  
1837 Hendricks Avenue  
Jacksonville, Florida 32207

Office (904) 398-9002  
Fax (904) 399-1718

[www.HarrisGuidi.com](http://www.HarrisGuidi.com)

### **Does age affect my SSDI claim?**

*Yes, your age, along with other factors, is used to determine social security disability eligibility. Generally, the older you are, the more likely your application will be approved as long as you meet the other requirements.*

### **Is my spouse or children entitled to my benefits if my disability results in my death?**

*Yes, your spouse and children will be eligible to receive benefits in the event of your death. There may be other programs that they are also eligible for. Contact our office to learn more.*

### **What is the Difference Between SSI and SSDI?**

*Although they are often confused, there is a difference between the two programs.*

*SSDI pays benefits to you and certain members of your family if you have worked long enough and paid Social Security taxes. You have to also have a disability that is so severe that you cannot work or it has caused or will cause your death.*

*SSI pays you benefits based on financial need, whether or not you have ever worked. SSI is a Federal income supplement program funded by U.S. Treasury general funds (not Social Security taxes).*

### **Who is eligible for SSI?**

*Eligibility is determined by the following criteria:*

- *You have a low income and few resources(things you own)*
- *You are Blind; or*
- *You are disabled*

*Disabled or blind children can also apply for and receive SSI benefits.*

*At Harris Guidi we understand that life is difficult, and it is our responsibility to make sure we eliminate the complications of the legal process for you. That's one of the things that makes Harris Guidi different. We deliver experience and aggressive representation for swift resolution to your legal problems in your time of need.*

*In your time of trouble, Harris Guidi will be there to help you obtain a positive remedy and outcome and ensure that your legal rights are secured. We represent your life, your family....and your future.*

## **Harris Guidi**

**Rosner Dunlap Rudolph, P.A.**

1837 Hendricks Avenue  
Jacksonville, Florida 32207

Office (904) 398-9002  
Fax (904) 399-1718

[www.HarrisGuidi.com](http://www.HarrisGuidi.com)

## Meet the Social Security Attorneys at Harris Guidi Rosner Dunlap and Rudolph, P.A.

### Michael Rudolph

---



Board Certified, Workers' Compensation

Mr. Rudolph began practicing law in the State of Florida in 1992. He graduated with a B.A. from the University of Buffalo in 1988, and received his J.D. degree from Stetson University in 1991.

He is a member of the Executive Council of the Workers Compensation Section of the Florida Bar and has been named as one of Jacksonville's Top Lawyers and among Florida's Super Lawyers.

A member of the Florida Bar, the Jacksonville Bar Association, Mr. Rudolph is a frequent speaker and lecturer and is Board Certified by the Florida Bar. Mr. Rudolph focuses on Social Security Law, Workers' Compensation Law and Personal Injury Law.

### Jonathan Israel

---



Mr. Israel earned his Law Degree from the University of Florida in 1994 after receiving a B.A. degree from the University of Michigan in 1991. Admitted to the Florida Bar in 1995, Mr. Israel is a member of the Florida Bar as well as the Jacksonville Bar Association.

Mr. Israel focuses on Social Security Law, Workers' Compensation Law as well as Longshore and Harborworkers' Compensation Act.

### Cindy Denker

---



Mrs. Denker has been practicing Law since 1994 after receiving her Law degree from Washington University School of Law. A member of the Florida Bar, the Missouri Bar, and the Illinois Bar, she also holds a B.A. degree from the University of Nebraska-Lincoln and a M.A. degree in Education Psychology from the University of Nebraska-Lincoln.

A member of the Jacksonville Women's Lawyers Association and the Jacksonville Bar Association, Mrs. Denker focuses her practice on Social Security Law, Workers' Compensation, Simple Wills and Personal Injury.

Personal Injury  
Wrongful Death  
Trucking Accidents  
Automobile Accidents  
Pedestrian Accidents  
Family Law  
Divorce  
Adoptions  
Paternity  
Contempt  
Dependency  
Domestic Violence  
Work Injuries  
Longshore  
Social Security  
Criminal Defense  
DUI  
Drug Charges  
Traffic Offences  
DMV Hearings

## **Harris Guidi Rosner Dunlap & Rudolph, P.A.**



1865 Hendricks Avenue  
Jacksonville, FL 32207

Office (904) 398-9002  
Fax (904) 399-1718

[www.HarrisGuidi.com](http://www.HarrisGuidi.com)