

How to Apply for Social Security Disability Benefits

What is Social Security Disability Insurance?

Social Security Disability Insurance is a federal program administered by the Social Security Administration that provides monthly cash benefits for disabled workers who are fully insured under the program, who are not capable of substantial, gainful work and who have completed a five-month waiting period. Social security pays disability benefits to people who cannot work because they have a medical condition that is expected to last at least one year or result in death.

How do I Apply for Benefits?

To apply for benefits online, it will be helpful to review the [Adult Disability Checklist](#) for a list of all documents needed. Once these documents have been gathered, complete the [Disability Benefit Application](#). Suggested information to have available are as follows:

- Date of birth, place of birth and Social Security number
- Name, Social Security number and date of birth or age of current spouse and any former spouse. Dates and places of marriage and dates of divorce or death (if appropriate)
- Names and dates of birth of children
- For direct deposit of benefits, bank or financial institution information such as routing number and account number

To apply for adult disability benefits online, must meet the following criteria:

- 18 years old or older
- Not currently receiving benefits on one's own Social Security record
- Unable to work because of a medical condition that is expected to last 12 months or result in death
- Have not been denied disability benefits in the last 60 days.

NOTE: If an application was recently denied, the [Internet Appeal](#) application is a starting point to request a review of that decision.

Applications may be completed by phone Monday-Friday by calling 1-800-772-1213 from 7 a.m. – 7 p.m. or in person at a local Social Security office (call first to make an appointment).

If someone is helping an applicant who is under 22 years old apply for benefits, the Social Security Administration may ask for information about the relationship to the applicant (relative, friend, attorney, legal guardian, employer or member of an organization; name of organization). If the applicant would like to appoint a representative, Form SSA-1696-U4 (Appointment of Representative) must be submitted. It is important that the applicant signs the application either electronically (online) or a paper copy will be mailed for verification and signature. To obtain a copy of Form SSA-1696-UA and an explanation of the process, visit the [Representing Social Security Claimants](#) website.

Related Resources in Mile High United Way's 2-1-1 Database: [Social Security Disability Insurance](#)

Sources: <https://www.ssa.gov/benefits/disability/>

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‡Standard message and data rates may apply. Text STOP to opt-out. For end user privacy and terms and conditions of texting with 898-211, go to preventionpaystext.com/policies.

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