

As published in The "Senior" Times  
Vol. 2, No. 1

### Social Security Is Not Just for Retirement

Most people think of Social Security benefits as something we can't tap into until retirement. Yet, the Social Security program is much broader in its range of benefits and can actually assist you prior to retirement if you meet specific criteria. Think of Social Security as an "insurance program" that will meet a variety of needs as you age. Social Security offers retirement benefits, Medicare/Medicaid coverage when qualifying; disability benefits if you are unable to work prior to retirement age; and, in some cases, benefits for dependents and/or spouses.

To qualify for Social Security Disability Insurance benefits, you must have paid into the system (commonly referred to as "meeting the quarters of coverage"). If you become unable to work, you and your eligible dependents may be eligible for monthly benefits and the disabled individual would also be entitled to Medicare twenty-four months after the entitlement to monthly benefits begins.

To medically qualify for Social Security Disability Insurance benefits you cannot be performing any substantial work activity. You must also suffer from a condition that lasts, or is expected to last, for at least 12 months. You do not need to wait a year before applying for benefits. Your condition can be disabling based on meeting the criteria for an impairment that Social Security explicitly defines. Alternatively, you must prove that you are no longer able to do work you performed within the past 15 years before becoming disabled.

If you cannot perform your former work the Social Security Administration will evaluate whether you are capable of performing other work. It does not matter that you do not wish to perform work different from your trade or experience, what counts is whether or not you are able to work in any capacity. In evaluating whether you can do other work, the Social Security Administration considers your age, education and work experience.

Though the hope is that you will only need Social Security as you head into retirement, know that many benefits may be available should your life circumstances take a sudden change.