

COMPLETE CHECKLIST · 2026 EDITION · FIGHT CLUB VERIFIED

SSDI Application Guide

Your 10-Point Checklist for Filing a Successful Disability Claim

SGA (non-blind): **\$1,690/mo** SGA (blind): **\$2,830/mo** TWP: **\$1,210/mo** Initial Approval: **~36%**

YOUR 10-POINT SSDI APPLICATION CHECKLIST All numbers verified April 2026

1 Confirm You Meet the Work Credit Requirement

You generally need 40 work credits (about 10 years of work), with 20 earned in the last 10 years before your disability began. In 2026, you earn one credit for each \$1,890 in wages or self-employment income (max 4 credits per year). Younger workers may qualify with fewer credits. Example: If you become disabled at age 27, you may need only 12 credits (3 years of work in the last 6 years). Check your credits at my.ssa.gov.

APPLY FIRST: Call SSA at 1-800-772-1213 first to protect your filing date. Do NOT gather documents before calling — the date you contact SSA becomes your protective filing date. Calling first is always the right move.

2 Understand the SGA Earnings Limit

In 2026, you cannot earn more than \$1,690/month (non-blind) or \$2,830/month (blind) and qualify for SSDI. This is gross earnings before taxes for employees. Self-employment uses net earnings and additional tests for whether your work is 'substantial.'

If you're earning close to SGA, every dollar matters. Track monthly, not annually.

DR. ED'S TIP: One month over the SGA limit can delay or deny your entire claim. If you're working part-time, keep pay stubs as proof of actual monthly earnings. Seasonal work and overtime can push you over unexpectedly.

3 Know the 5 Most Common Denial Reasons

1) Earning over SGA (\$1,690/mo) — 2) Condition not expected to last 12+ months or result in death — 3) Incomplete medical records — 4) Not following prescribed treatment without good reason — 5) Failure to cooperate with SSA requests or attend consultative exams.

About 64% of initial claims are denied nationally. This is normal — it does NOT mean your case is weak. Many people win on appeal, especially at the hearing level before an Administrative Law Judge.

DR. ED'S TIP: Never give up after one denial. The ALJ hearing level has the highest approval rate (45-55%). Most disability attorneys charge nothing upfront — they only collect a fee if you win.

4 Build Your Medical Evidence File

SSA decides based on medical evidence — not your word alone. You need: treatment records from every doctor, hospital, and clinic; lab results and imaging; prescription history; mental health records if applicable; and statements from treating physicians about your functional limitations.

'Patient reports back pain' is weak evidence. 'Patient cannot sit more than 20 minutes, stand more than 10 minutes, or lift more than 5 lbs' is strong. Specific functional limitations win cases.

DR. ED'S TIP: Request your records NOW. Medical offices can take weeks to release them. If you can't afford treatment, tell SSA — they may arrange a consultative exam at no cost to you.

5 The Disability Determination Process

SSA uses a 5-step sequential evaluation: 1) Are you working over SGA? 2) Is your condition 'severe'? 3) Does it meet or equal a Listed Impairment (the 'Blue Book')? 4) Can you do your past work? 5) Can you do any other work given your age, education, and experience?

You don't need to meet a Listed Impairment to win. Many people are approved at step 5 based on their age, work history, and functional limitations.

DR. ED'S TIP: Your age matters at step 5. SSA's Medical-Vocational Guidelines ('the Grid') are significantly more favorable after age 50, and especially after 55. If you're close to 50, discuss timing strategy with an advocate.

6 Trial Work Period: Earning \$1,210/mo Without Losing Benefits

Once approved, SSDI includes a Trial Work Period (TWP) — 9 months (not necessarily consecutive) within a 60-month rolling window where you can test your ability to work. In 2026, a TWP month is triggered when you earn over \$1,210. During TWP months, you keep full benefits regardless of earnings.

After the TWP ends, you enter a 36-month Extended Period of Eligibility. Benefits pause for months you earn over SGA (\$1,690) but restart automatically for months under SGA — no new application needed.

DR. ED'S TIP: The TWP is a safety net. You don't lose benefits during those 9 months no matter how much you earn. Use it to test whether returning to work is sustainable before committing.

7 The Appeals Process — All 4 Levels

Level 1: Reconsideration — new reviewer, same evidence, low success (~10-15% reversal). Level 2: ALJ Hearing — highest success rate (45-55% approval). Level 3: Appeals Council — reviews for legal errors only. Level 4: Federal Court — rare, for legal issues only.

You have 60 days from each denial to file the next appeal. Missing this deadline can force you to start over from scratch — and you may lose your original filing date.

DR. ED'S TIP: The ALJ hearing is your best chance. You appear in person or by video, the judge asks questions directly, and a vocational expert testifies. Get representation before this stage — it makes a measurable difference in outcomes.

8 SSDI + Other Benefits: What You Can Stack

SSDI can be combined with: SSI (if your SSDI amount is low), SNAP (food assistance), Medicaid (in most states, even before Medicare kicks in), LIHEAP (energy bills), Section 8 (housing), and VA disability compensation (SSDI does NOT reduce VA disability pay — they are independent).

Workers' Comp and certain public disability pensions CAN reduce SSDI — SSA applies an offset so combined payments don't exceed 80% of pre-disability average earnings. Note: VA pension is means-tested, so SSDI income counts toward VA pension limits.

DR. ED'S TIP: Run a free benefits check at 24help.org/screener to find every program you may qualify for alongside SSDI. Many recipients miss thousands per year by not applying for additional programs.

9 Medicare Activation: Your 24-Month Countdown

SSDI recipients become eligible for Medicare 24 months after their SSDI entitlement date. Because SSDI itself has a 5-month waiting period after disability onset, the total wait from onset to Medicare is typically 29 months. You'll be automatically enrolled in Parts A and B.

Part B costs \$202.90/month in 2026. If you can't afford it, Medicare Savings Programs (MSP) may pay your premiums — and qualifying for MSP also makes you eligible for Extra Help with prescription drug costs. You may qualify for MSP even before your Medicare starts.

MEDICARE TIP: Don't skip Part B enrollment. The late penalty is 10% added to your premium for every 12-month period you could have had Part B but didn't — and it's permanent. For a free Medicare plan review, call (352) 841-0632.

10 After Approval: CDR Schedule and Staying Protected

SSA conducts Continuing Disability Reviews (CDRs) to verify you're still disabled. Frequency depends on expected improvement: Medical Improvement Expected = every 6-18 months. Possible = every 3 years. Not Expected = every 5-7 years.

Keep seeing your doctors and maintain your medical records. The #1 reason people lose benefits at CDR is gaps in treatment — SSA may interpret 'no recent treatment' as 'condition improved.'

DR. ED'S TIP: When a CDR letter arrives, don't panic — but respond by the deadline. Get a free CDR preparation guide at 24help.org/guides/cdr to know exactly what to expect and how to prepare.

What's Next?

1. Call SSA at 1-800-772-1213 to start your claim (protect your filing date!)
2. Run a free benefits check at 24help.org/screener to find other programs you may qualify for
3. Ask Virtual Dr. Ed (free, 24/7) at 24help.org/ask for personalized guidance on your situation

Over 2 million people turn to Dr. Ed every month. You're in good company.