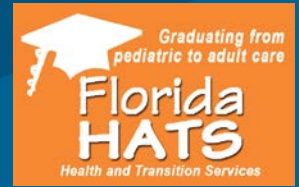


# Transition 2 Go

in Florida



## Social Security Benefits For Floridians with Disabilities

There are many hardships and struggles that come with living with a disability, but there may be financial assistance available to help you get by. If your disability is severe enough that it leaves you unable to work, and your condition itself is expected to last for a minimum of one year, then you could be eligible for disability benefits. The Social Security Administration offers two types of benefits for people with disabilities.

### What Types of Disability Programs are Available?

[Social Security Disability Insurance](#) (SSDI) is based on your work history and how much money you have paid to Social Security through your payroll taxes. To be eligible for SSDI, you must have worked for at least five of the past ten years, depending on your age. You must also be over 18 or under 65 years old to qualify.

The amount of money you will be paid depends on your past income, and there is a five month waiting period before payment begins. Two years after the SSA establishes when your disability began, you will become eligible for Medicare. Spouses over the age of 60 and children under the age of 18 are also eligible for an additional percentage of your monthly benefit if you are on SSDI benefits.

[Supplemental Security Income](#) (SSI) is available to you if you don't have a work history and demonstrate a significant financial need. Instead of paying into these benefits through your payroll taxes, SSI benefits are funded through general tax revenue. It is most fitting for those without any work history, such as children or other severely disabled individuals. If you own over \$2,000 in assets (cash, stocks, life insurance), you will not qualify for SSI benefits. The SSA also administers Medicaid, so any SSI recipients will also be automatically enrolled into Medicaid.

### Disabled Adult Children

If you are an adult who has a lifelong disability such as autism or Down syndrome, you could still qualify for SSDI benefits even if you have never worked. The SSA recognizes that thousands of adults need additional assistance but do not have assets low enough to qualify for SSI benefits. The SSA calls these people "Disabled Adult Children," and they can receive auxiliary benefits as if they were minor children on an adult's account.

Children without disabilities can receive up to 50% of a disabled or retired parent's monthly benefit until age 18. If you are a Disabled Adult Child, you can continue to receive 50% of your disabled or retired parent's monthly benefit after age 18. Disabled Adult Children must have been diagnosed with a lifelong disability before age 22. Additionally, if a disabled adult child marries anyone other than someone else with a disability, they will no longer be eligible for their auxiliary benefits.

## Medically Qualifying for Disability Benefits

Medically qualifying for SSDI or SSI benefits is difficult, as there are strict requirements. The Social Security Administration (SSA) has a manual of medical listings, referred to as the Blue Book, which includes certain conditions that will qualify you for benefits. These conditions range from heart and breathing conditions to mental illnesses. If you can't prove that you automatically qualify for benefits for one of these conditions, you can "match" a listing by providing medical evidence that your condition is equal to one of the conditions in the listing.

If your disability does not meet or "match" a listing, you can also prove that your condition is so severe that it reduces your [Residual Functional Capacity](#) (RFC), which is your ability to reasonably perform any job. If you can prove that your condition prevents you from working at all, you may still qualify for disability benefits.

## Applying for Disability Benefits

You can apply for disability benefits online, by phone, or at a local field office at any of the [54 locations in Florida](#). You should bring as much of your relevant personal information as possible, including your Social Security number, marriage history, and previous addresses. You should also bring relevant medical information such as any medical evidence and information about the doctors you have had treat your disability.

You can get started on applying for disability benefits by visiting the [Adult Disability Starter Kit](#) on the SSA's website. You can also use the [Child Disability Starter Kit](#) to apply for SSI benefits for a child under the age of 18. The Division of Disability Determinations (DDD) at the Florida Department of Health will process your application.

If approved, you may receive up to \$733 a month for SSI benefits and up to \$2,663 per month on SSDI benefits, although most recipients earn around \$1,100 per month. The average approval rate for an initial application is less than 30% in Florida. If denied, you may [file an appeal](#) on the SSA's website, visit a local office for help, or call 800-772-1213 or 800-325-0778 for TTY.

**This article was provided by [Social Security Disability Help](#), an independent organization dedicated to helping disability applicants receive benefits.**