

Don't Let These Myths Stop You From Applying For Disability

Have you ever thought about applying for disability benefits for peripheral neuropathy, but some information discouraged you from going through with it? You can't apply if you're still working, right? False. There are quite a few myths out there. Don't let them stop you from taking advantage of benefits that might apply to you.

Dreams of early retirement never consist of unexpected, life-altering diseases. Many people with disabilities wish to continue working for both financial security and personal fulfillment. Nonetheless, health complications, like severe neuropathy, can force an early retirement, and forever change perceptions of work and leisure.

The [U.S. Social Security Administration's \(SSA\) disability program](#) distributes assistance to more than 14 million Americans with disabling conditions that leave them unable to work. However many misconceptions prevail about navigating the application process, especially regarding employment. Below, we examine some of those common work-related disability myths.

Myth #1: I cannot apply for SSA disability while working.

SSA actually provides incentives to encourage work.

You can be considered for SSA disability benefits while working, but you must gross less than \$1,260 per month (for 2020—the number adjusts each year according to the wage index). If you earn more than that, SSA considers it “substantial gainful activity” and will deny your application.

Unless you quit your job or work fewer hours.

If you want to or did try working during the period in which you are seeking disability benefits, SSA may classify this work as an “unsuccessful work attempt.” It is a way to explain to SSA why you were unable to maintain sustained work. SSA may consider such an employment period an unsuccessful work attempt only if it meets certain qualifications. Primarily that it was less than six months total and that your condition caused at least a 30-day break in substantial work prior to it.

Myth #2: I cannot apply for SSA disability while receiving sick pay or disability insurance.

Working individuals often purchase private short-term disability insurance and long-term disability insurance, or these benefits may be available as part of an employer’s benefits package. You can apply for SSA disability while you are receiving either—or while receiving sick pay, leftover vacation pay or annual leave—and these payments will not count towards the aforementioned \$1,260 monthly income limit.

It takes an average of six months to get an initial decision for SSA disability. So, to be in a more secure financial situation, do not wait for third-party disability insurance benefits to expire, but file for SSA benefits as soon as you think you qualify.

If approved for disability benefits, SSA places no restrictions on you also collecting short- or long-term disability insurance, although most private or employer disability insurance programs will reduce their payments by the amount SSA pays.

One nuance: If you collect Supplemental Security Income—the

need-based program that includes enrollment in Medicaid and is meant to help the aged or disabled with little or no other income or resources—SSA will look into any income streams you have. This includes employer disability insurance. To make sure you qualify as having “limited income” (based on numerous factors such as household size). If you are eligible, both benefits can be redeemed—otherwise, you may be ineligible for Supplemental Security Income.

Myth #3: I must wait until Medicare or Medicaid (through disability benefits) kicks in to be insured.

One of the most critical concerns for people with disabilities is continued health coverage—and continued access to specialists and life-sustaining medications.

The two primary options are private health coverage or Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage. COBRA enables you to continue any coverage you had while employed at a higher out-of-pocket cost.

Generally, the maximum COBRA coverage period is 18 months, but if SSA finds you disabled within 60 days of electing COBRA (before or after), you may be able to extend for an additional 11 months. This gives you time to complete the 24-month waiting period for Medicare should you qualify to receive Social Security Disability Insurance (earned benefit based on taxes paid into Social Security).

Myth #4: I must disclose my disability to my employer.

You have the right to choose whether or not to disclose your disability to a current or potential employer. Disclosing

allows you to request reasonable accommodations if needed and may help you avoid stigma, discrimination, or misinformation.

You will want to provide physician certification of your disability and inability to work to your human resources department once you have no option but to resign or reduce your hours and apply for disability benefits. Do not write a resignation letter without this. With physician certification, disability insurers are less likely to view your resignation as quitting, which improves your chances of a proper payout.

Myth #5: Once I've applied for SSA disability, I have no further obligations.

While your [application for SSA disability](#) is pending, or you are receiving benefits, you are obligated by law to report certain changes. Among other things, you must report if you start or stop work, or experience a change in hours, duties, or pay.

Failing to report these changes can lead to reduced or terminated benefits, court-ordered repayment, fines, and/or imprisonment. Changes can be reported by phone, fax, mail, or in person to SSA.

Myth #5: I should collect both unemployment and disability benefits.

Although simultaneously receiving unemployment and disability benefits is technically possible, most representatives recommend people stop collecting unemployment before applying for disability.

The reasons behind seeking these two benefits are contradictory. Unemployment benefits are granted based on the idea that you will work once another job becomes available. SSA disability is designed for individuals no longer able to work.

Thus, SSA often views the collection of unemployment as evidence of an ability to work, and so may deny the claim.

Myth #6: If I'm receiving disability benefits, it's nearly impossible to get back to work.

If you receive disability, SSA has devised several ways to assist and encourage your return to the workforce.

The Ticket to Work program is a voluntary, free program that offers career services such as vocational rehabilitation or training. Typical services include job placement, career fairs, résumé editing, and interview preparation. Participants receive a paper "ticket" from SSA to take to a pre-established Employment Network or state vocational rehab facility.

Similarly, the "trial work period" allows SSA disability recipients to test their ability to work while continuing to receive monthly benefits.

Once you start receiving benefits, the gross income threshold changes. For 2020, any gross earnings above \$910 in a month will instigate a trial work period. For nine months (consecutive or not) out of every 60, SSA allows beneficiaries to earn any amount above \$910. But if work continues above \$910 past the nine-month mark, then SSA disability benefits will terminate.

If SSA cancels your benefits because of work activity, you may be able to request a rushed reinstatement of monthly payments

and Medicare or Medicaid. Those seeking reinstatement must be unable to work because of the same or related medical condition for which SSA originally awarded benefits.

The reinstatement request must be submitted within 60 months of termination. You may also receive provisional benefits, including health insurance, for up to six months while your request is under review.

For information on disability for neuropathy benefits, please visit the [Social Security Administration website](#). You can also visit the [U.S. Department of Labor](#) for additional resources.