

## Talking to Your Social Security Lawyer about Medicare and SSD

Q: How long before I am covered for Medicare?

A: If you talk to a social security lawyer, he or she will talk about Medicare for retired persons as fairly simple. Those that are 65 or older will normally be eligible for Medicare coverage if they've worked for ten years or more in a Medicare covered position. Even if you are under 65, it is possible to be eligible for Medicare coverage if you suffer from a disability. But you may want to talk to a social security lawyer about some of the complications involved in getting Medicare due to disability.

When they first become disabled, most Medicare applicants who don't work with a social security lawyer do not realize that they will have to wait at least 24 months before receiving coverage. This is a two year waiting period that starts when your disability begins. In order to receive Medicare coverage for your disability, you are also required to be eligible for social security disability. Unfortunately, the combination of the waiting periods for both social security disability and Medicare coverage can make for a very long Medicare wait. Its generally a good idea to speak with a social security lawyer at the beginning of the process to gauge how long your wait may be.

Q: The SSA says I am short one credit to apply for disability insurance. What does this mean?

A: Social Security Disability eligibility is a complex system (which is why its a good idea to work with a social security lawyer). In order to qualify as "insured" under SSD, most adults need to have earned 20 credits during the last ten years (counting towards your total number of working credits). This is a rolling ten year period that is supposed to end on the day that your disability is judged to have begun.

Sadly, though, the rules that go into determining how many credits you have and need for the last ten years of work makes meeting your credit requirements rather difficult. A social security lawyer will tell you that this often happens when an applicant simply hasn't worked enough.

Unfortunatly, though, it can also happen when you've waited too long to apply for SSD, or when a judge has decided to change your disability's official onset date. In this case, you should speak to a social security lawyer to better understand you options for appeals, etc.

Q: If I have an SSD claim pending, can I still work?

A: Your social security lawyer will describe disability that is eligible for benefits as any that keeps you from earning a substantial income. This doesn't necessarily mean, though, that you cannot work at all. If the amount you earn falls below the income limit for "substantial gainful activity," it may not affect your claim. You may want to speak with a social security lawyer to learn more.

## About the Author

More sites about [social security benefits orlando](#), visit [disability.meblognow.com](http://disability.meblognow.com).

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