

Social Security Benefits Questions

Q: How do people care and feed for their families, while they wait for a [social security disability](#) benefits claim approval?

A: Waiting for a final decision about your social security benefits claim can range from months to years. Most cases take on average about 3 months to go through the initial review process. Most claims are denied during the initial review process. Most claimants who are denied choose to take the next step and have their case reconsidered and, if necessary, appeal for a hearing. The additional steps add time to process, of course. Most estimates say cases that go through an administrative hearing take 2.5 years from initial application to final decision. Unfortunately, it is almost impossible to anticipate the length of time it will take for a decision to be rendered on a claim for disability benefits. Since most people cannot work while awaiting a decision about their application for social security benefits, getting by financially can be a hardship. If you are able to work in a limited manner, you have to be aware of the impact it may have on your case. There are limits to the amount of income you can bring in. Unfortunately, no matter how small the workload, be aware that it could influence how your injury or condition is viewed by the reviewer. No matter what your decision is about working in a limited capacity, plan ahead as soon as you apply for social security benefits. Get rid of discretionary budget items and, instead, set aside the money. If you own your home, consider refinancing the original mortgage to free up funds. Consider moving to a smaller or less costly place, if you are renting. Contact family and friends who may be able to offer short term financial support. Submit applications for public assistance programs. Contact your utility companies to see if they offer aid programs. Many medical billing departments will work out payment plans, if they know your particular financial situation. Look into charities that might be able to help. Some groups pay for prescriptions for those who qualify.

Q: I live in Florida, currently collect disability social security benefits and am in danger of having my home foreclosed. What should I do?

A: You may be eligible for an exemption from Florida. Such exemptions can reduce the taxable value of your property significantly. Request a disability exemption application.

About the Author

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