

Dependents over 18, disabled since childhood. Children disabled before age 22 who are dependents of retired, disabled or deceased workers can receive SSDI benefits. **Disability Benefits**, SSA Publication No. 05-10029, <http://www.ssa.gov/pubs/10029.html>. They can continue to receive them as long as their disability continues. This means that adults who would have qualified for SSDI as children may still apply.

Supplemental Security Income (SSI) Benefits for Children under 18. SSI benefits may be payable to disabled children under age 18 who have limited income and resources, or who come from homes with limited income and resources. The benefits can continue while the child remains disabled. Ask your Social Security office. See **Supplemental Security Income**, SSA Publication No. 05-11000, <http://www.socialsecurity.gov/pubs/11000.html>.

Q6. How do I start my SSDI claim?

You must formally file a claim with SSA. Title 20, Code of Federal Regulations (CFR), §404.611, http://www.ssa.gov/OP_Home/cfr20/404/404-0611.htm. This may seem obvious, but some people speak with a Social Security representative and think they made a claim. They find out later they didn't take the required formal steps. There are important precautionary steps you may take, however, like "protecting your filing date" when you're not ready to file a claim. When you protect your filing date, Social Security treats your formal application as if filed on the earlier "protected" filing date rather than the later date of formal application. To learn why this may be important, see page 31 of the **Disability Workbook**.

Q7. Must I have a lawyer to file an SSDI claim?

No, there is no requirement for employing a lawyer to file an SSDI claim; most people file claims without lawyers. If SSA denies your claim, request reconsideration within 60 days. Do you need a lawyer for reconsideration? A lawyer experienced in reconsideration appeals can be a big help. If the claim is denied on reconsideration, request an administrative law judge (ALJ) hearing and get an experienced disability lawyer. Experienced disability lawyers have a very good record of success at ALJ hearings. For the name of an experienced lawyer near you, call the National Organization of Social Security Claimants' Representatives, (800) 431-2804 or (201) 567-4228. For more information, see page 43 of this **Workbook**.

Q8. If Social Security's record of my earnings has errors, can I correct them? I know this record is important in calculating my benefits, and sometimes to establish my right to benefits.

SSA has authority to correct errors in earnings records, even very old errors. **Social Security Handbook**, §1424. http://www.ssa.gov/OP_Home/handbook/handbook.14/handbook-1424.html So, if your earnings record has errors or omissions, give proof of your earnings to SSA. For example, you may submit income tax returns, W-2 copies, pay slips, or a statement signed by your employer.