



Applying for Disability Benefits: What Families Should Know

For many families, the hardest part of applying for disability benefits isn't the paperwork itself — it's the uncertainty. What if we do it wrong? Which records matter most? How long will it take? What if the application is denied? These questions can make the process feel overwhelming before it even begins.

Thankfully, the process isn't as daunting as it seems. In broad strokes, here's what the Social Security Administration (SSA) says you need to do when applying:

- **Check eligibility** to see whether Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) may apply.
- **Gather documents** such as medical and employment records.
- **Create a My Social Security account** to serve as your secure online hub.
- **Submit the application online**, with the option to save your work and return later.
- **Wait for review** while SSA and state agencies make a decision.

Straightforward as this looks on paper, families often find that doubts and misconceptions creep in at every stage. Below, we address the myths we hear most often — and the truths that can help make the process more manageable.

Myth: *"We probably won't qualify, so why bother?"*

Truth: You won't know until you check. The Social Security Administration (SSA) has two programs — Social Security Disability Insurance (SSDI), based on work history, and Supplemental Security Income (SSI), based on income and resources. Adults must have a medical condition that prevents work and is expected to last at least one year or result in death.

SSA offers a quick [eligibility tool](#) to help families get clarity. This first step doesn't commit you to applying; it simply helps you understand if moving forward makes sense.

Myth: *"The paperwork will take forever."*

Truth: You don't have to do it all at once. SSA's [Adult Disability Starter Kit](#) includes a [checklist](#) and [worksheet](#) that break the process into smaller tasks.

Many caregivers find it helpful to set up a digital or physical folder and add documents gradually: a doctor's note one week, employment records the next, prescription lists as they come in. Every piece you collect now makes the application smoother later.

Myth: *"The online system is too confusing."*

Truth: Setting up a [my Social Security account](#) is straightforward and creates a secure "home base" for the entire process. Through it, applicants can review their work history, estimate potential benefits, and track the progress of their application.

The account must be created in the applicant's name, but caregivers can provide support along the way. Once it's in place, families often feel less scattered — because all the information lives in one central spot.

Myth: *"The application will take hours, and I don't have that kind of time."*

Truth: The online system is designed with flexibility in mind. You can save your work and return later — a relief for caregivers who already juggle busy schedules. SSA also provides an [online video series](#) so you'll know what to expect before you begin.

Myth: *"If the application is denied, that's the end."*

Truth: Denials are common, especially at the first stage. But many people are approved later through the appeals process. After submission, SSA reviews the application and then forwards it to State Disability Determination Services, where medical evidence is reviewed and sometimes supplemented by a consultative exam. This stage often takes six to eight months.

Families can check the application status online, which is less stressful than repeated phone calls. SSA also offers a [third-party caregiver page](#) with guidance on how to stay involved during this waiting period.

Moving Forward with Confidence

Applying for disability benefits takes effort, but it doesn't have to be confusing or isolating. By separating myths from facts and using the tools SSA provides, caregivers can move forward with greater clarity and less stress.

For an official checklist of the steps involved, see the Social Security Administration's [article on applying for disability](#). And when questions arise about eligibility, appeals, or how disability benefits fit with other programs, a [Special Needs Alliance attorney](#) is available to help.

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