

What Your Social Security Lawyer will Tell You about Medicare

Q: How long before I am covered for Medicare?

A: A social security lawyer will tell you that, if you're retired, Medicare is 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. If you are under 65 and suffering from a disability, you may also be eligible for Medicare. But you may want to talk to a social security lawyer about some of the complications involved in getting Medicare due to disability.

If you don't talk to a social security lawyer or advocate when your disability first presents itself, you may not know that you will have to wait 24 months for Medicare coverage. This is a two year waiting period that starts when your disability begins. To be eligible for Medicare due to a disability, you must also qualify for [Social security disability](#) benefits. Unfortunately, the combination of the waiting periods for both social security disability and Medicare coverage can make for a very long Medicare wait. You may want to talk to a social security lawyer for a better idea of the time frame.

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

A: The SSA has so much small print and obscure rules that nobody but a social security lawyer could learn them all. For you to be eligible to be "insured" for SS Disability, you will generally (though not always) need to have earned 20 credits during the last ten years of work. This 10 year rolling period should end when the SSA deems your disability to have started.

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. Any social security lawyer or advocate can tell you to expect this to happen if you haven't worked enough. Unfortunately, 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. If this happens, your first step should be to consult a social security lawyer or advocate to find out your options.

Q: Can I work while I have a claim pending?

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 salary you earn with your work falls below a certain limit (which is set annually but the SSA), you may still be approved for benefits. You may want to speak with a social security lawyer to learn more.

About the Author

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