

For many of my clients, Social Security disability income benefits are a lifesaver. The \$1,500 to \$2,000 per month typical in SSDI cases plus a \$20,000 to \$30,000 lump sum can mean the difference between living with dignity and not.

However, monthly income benefits are not the only result of a favorable disability decision. SSDI claimants also become eligible for Medicare, although this eligibility is not immediate. There is a 24 month waiting period from the first date you become eligible to receive SSDI payments and the date you become eligible for Medicare.

Here are a couple of examples that might help you better understand the 24 month waiting period:

Example 1: Sue's last day of work is August 10, 2010. She files for SSDI on August 11, 2010 using August 10 as her alleged onset date. Sue and her lawyer appear at a hearing in July 2012 and she is approved as of her alleged onset date.

Sue first becomes eligible for SSDI payments as of February 1, 2011. This is because the five month waiting period for SSDI runs September, 2010 – January, 2011. Note that the five month waiting period refers to five full months – thus, August, 2010 does not count towards the five month waiting period. Sue becomes eligible for Medicare on the 25th month after her first SSDI payment, or March 1, 2013.

Example 2: Tom stops working due to severe back problems on March 3, 2005. He does not apply for SSDI until July 18, 2008. Tom appears at a hearing in September, 2010 and receives a fully favorable decision using the March 3, 2005 onset.

Tom first becomes eligible for SSDI payments in July 2007. His five month waiting period runs from April, 2005 through August, 2005, but he can only collect benefits one year prior to the date of his application, which is July 18, 2007. His Medicare eligibility begins as of September, 2008, which is during the 25th month after his first eligibility for SSDI payment.

Here is a link to SSA's page about Medicare eligibility – <http://1.usa.gov/11CbEEW>.