

Disability Options and Information

If you are unable to work and entering the waiting period to be approved for disability, it may be necessary for you to seek resources to cover your basic expenses or consider moving in with family members to reduce your expenses. If you have legal counsel, you may want to ask them if you can work some hours to generate income.

Options to Consider While Waiting for Approval

1. Apply for the Supplemental Nutrition Assistance Program (SNAP) and state health insurance
 - a. Apply for SNAP: <https://mydss.mo.gov/food-assistance/apply-for-snap>
 - b. Apply for state health insurance: <https://mydss.mo.gov/healthcare>
2. Check with Local Charities
 - a. The average wait for approval is over 9 months for the state of Missouri and Columbia. Local charities are not a long-term solution, but here are ways in which Love Columbia can help:
 - i. Landlord negotiation to get out of a lease
 - ii. Help apply for income-based housing
 - iii. Help relocate to live with friends and family

Statistics on Approval in Missouri

1. Missouri is slightly ahead of the national average for approval at initial application and reconsideration, but is trailing the national average at the hearing level by 7.8%
 - a. 42% of applicants are approved at initial application
 - b. 16.3% of applicants are approved at reconsideration
 - c. 46.3% of applicants are approved at a hearing
2. Missouri SSDI Hearing and Wait Times & Approval
 - a. Hearing wait time is an average of 9.7 months
 - i. Columbia is 9.6 months
 - b. Average Disposition time is 352 days
 - i. Columbia is 342 days
 - c. Average approval rate (2022) is 46.3%
 - i. Columbia is 47.4%

Citizens Disability. (2023). *Missouri and Social Security Disability Benefits*. [Missouri and Social Security Disability Benefits – Citizens Disability - SSDI & Benefit Advocates](#). 2023 Citizens Disability.

A List of Conditions NOT Approved for Disability

1. You make too much money or have too much money to receive disability benefits
 - a. More than \$2,000 in assets (single)
 - b. More than \$3,000 in assets (married)
 - c. If employed and make more than \$1,260 per month (pre-tax), it is probable you earn too much
2. You did not work long enough or recently enough to qualify for Social Security Disability (only for Social Security Disability Insurance or SSDI)
 - a. Have you worked a total of 10 full years in your lifetime?
 - b. Have you worked within the last five years prior to becoming disabled?

If the answer to either of those questions is no, you may not have enough work credits to receive SSDI benefits.

3. You are not disabled according to the Social Security Administration
 - a. You must have a severe medical impairment that prevents you from doing the type of work you used to do AND prevents you from being able to perform a new type of job.
4. Social Security does not have enough medical evidence that you are disabled
 - a. Medical records are the main proof that SSA uses to determine if you are disabled
 - b. You must go to the doctor on a regular basis to have enough evidence
 - c. You must take the medications prescribed and follow any medical advice
 - d. You must provide SSA with information on where to find your medical records on your initial application
5. You are not communicating with the Social Security Administration
 - a. Answer questions about initial application if something is not clear
 - b. Follow through with requested consultative exams
 - c. Follow through with any tests requested
6. Multiple applications and failure to pursue appeal process

Luedeman, C. (2023). *5 Reasons You Can Be Denied Social Security Disability Benefits*.

<https://www.fightingforfairness.com/5-reasons-denied-social-security-disability/>. RSH Legal. 2023 nifty.