

## Medicare and Social Security Questions for a Social Security Lawyer

Q: How long will I have to wait to receive Medicare coverage?

A: A social security lawyer will tell you that, if you're retired, Medicare is fairly simple. If you are 65 years old or older, and worked for at least ten years in a Medicare covered job, you will generally be eligible for Medicare even if you're working. Even if you are under 65, it is possible to be eligible for Medicare coverage if you suffer from a disability. But for these applicants, it may be a good idea to speak to a social security lawyer or advocate about several complications involved with receiving coverage for a 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. In order to receive Medicare coverage for your disability, you are also required to be eligible for social security disability. When you combine the waiting period for Social Security Disability with the waiting period for Medicare, it can be a very long time before you see coverage. It's generally a good idea to speak with a social security lawyer at the beginning of the process to gauge how long your wait may be.

Q: According to the Social Security Administration, I am one credit short of the number I need to be eligible for benefits. 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. In order to qualify as "insured" under SSD, most adults need to have earned 20 credits during the last ten years (counting towards your total number of working credits). This is a rolling ten year period that is supposed to end on the day that your disability is judged to have begun.

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. But it also can happen due to delays in application, or a "disability onset date" which is adjusted by a judge or other official during the application process. 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. Talk to a social security lawyer or advocate for details.

## About the Author

Research on social security disability, stop by [socialsecuritybenefitsorlando.meblognow.com](http://socialsecuritybenefitsorlando.meblognow.com).

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