

## Things Your Social Security Lawyer Might Tell You about Medicare

Q: How long before I am covered for Medicare?

A: If you talk to a [social security lawyer](#), he or she will talk about Medicare for retired persons as 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. 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.

When they first become disabled, most Medicare applicants who don't work with a social security lawyer do not realize that they will have to wait at least 24 months before receiving coverage. This waiting period begins at the time you become disabled. 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. 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 should I do?

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 10 year rolling period should end when the SSA deems your disability to have started.

Unfortunately, due to the combination of rules requiring a certain number of credits for people of a certain age, and a certain number of those credits earned in the last 10 years, not meeting the credit requirements is easy. 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: A social security lawyer will define an SSD eligible disability as one that will prevent you from making a gainful income in your or any other field. Eligibility doesn't, however, require you not to 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. See more [Attorneys for social security disability](#)  
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## About the Author

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