



SSA: General Application &  
Screening Information

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## Navigation Services



Need more information? Contact our Navigation Services Team at 303-432-5130 or [navigation@jcmh.org](mailto:navigation@jcmh.org)

If you notice any changes or inconsistencies with our resources, please inform Navigation to help us stay current.

### **Social Security Disability Programs:**

- **Social Security Disability Insurance (SSDI)**

Pays benefits to individuals and certain family members who have worked long enough, recently enough, and paid Social Security taxes. Benefit amount varies depending on your work history (Average benefit in 2025, \$1,580). Recipients are entitled to begin receiving Medicare health insurance two years from benefit eligibility date. May be eligible for the Medicaid Buy-In program for additional coverage if other eligibility criteria is met.

- **Supplemental Security Income (SSI)**

Pays benefits to disabled adults and children who have limited income and resources who do not qualify for SSDI. The Federal benefit rate is \$967. Recipients are entitled to Health First Colorado (Medicaid) health insurance from eligibility date.

### **Things to Think About Prior to Filing an Application:**

- Social Security has a strict definition of disability that is based on your inability to work due to a medical and/or psychiatric condition.
- You must prove to Social Security with **sufficient and recent medical evidence** that:
  1. You cannot do work that you did before;
  2. You cannot adjust to other work because of your medical condition(s); and
  3. Your disability has lasted or is expected to last for at least one year.
- If you have recently been working or are currently employed, it may be more difficult to make a case that you are disabled under the Social Security definition. Officially, you cannot be earning more than \$1,620 (\$2,700 if you are blind) a month.
- It can take minimum of 6-9 months to process an initial Social Security application. About two thirds of all initial applications are denied and need to be appealed. The appeals process can take an additional 12-18 months or more.
- If you actively use drugs or alcohol, it may be more difficult to prove to Social Security that your medical condition is the cause of you being unable to work. Engaging in treatment and developing a period of sobriety may support the strength of the case.
- You must present relevant medical records that prove your inability to work. Medical records can include documentation from doctors, emergency rooms, hospitals, caseworkers and therapists. They can also include lab tests, psychological testing, X-rays and MRIs

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**For More Information:**

[www.ssa.gov/disability](http://www.ssa.gov/disability); [www.disabilitysecrets.com](http://www.disabilitysecrets.com)

Social Security Toll Free Phone: 1-800-772-1213 (TTY 1-800-325-0778)

**Social Security Application Screening Questions:**

Please contact Navigation to talk in detail about how we can assist you with *building* and *filing* a strong disability application. The following questions are general guides to assist with screening for a disability application.

**1. Are you currently working or have you recently been employed at a job that lasted longer than 90 days?**

If yes, it may be difficult to prove to Social Security that your medical condition(s) is severe enough to cause you to not work for at least one year. While you can be working (or recently employed) when filing a Social Security application, there are some complicated rules about filing while employed.

**2. Have you been receiving treatment for at least 3 months from a doctor for the medical condition(s) that you feel make you unable to work?**

If no, there is a high likelihood that there is not sufficient evidence to prove to Social Security that you are unable to work. Since medical documentation is used to prove your disability application it is usually better to generate some recent treatment records prior to filing in order to improve your chances of approval.

**3. Have you been a Jefferson Center consumer for more than 6 months?**

If no, there may not be enough documentation in our records yet to appropriately screen for a disability application, especially if this is your only recent treatment. Special exceptions may apply in the following situations: you are currently or have recently been hospitalized; or are in any residential or intensive programs. Please contact Navigation to set up an appointment for a review of your record.

**Important:**

- Our goal is to assist individuals with *building* and *filing* a strong application with Social Security to improve the chances of an initial approval.
- We may ask you to take some steps prior to actually filing the application in order to document treatment related to your disability.
- Without a strong case up front, it is likely that it will be denied. Appealing a denial with Social Security can take an additional *12-18 months, or more*.
- Generating medical evidence upfront will improve your chances of getting approved during the application phase (*approximately 3-6 months*).
- We may not be able to support with application assistance- but can provide some guidance and other resources in cases where we cannot apply.

Please contact Navigation to be screened in detail at 303-432-5130