

## **How and When Will Social Security Start Paying My Disability Benefits?**

**Author :** saragkhaki

Once our clients have been approved for Social Security Benefits, the next process that they want some answers on is when they will start receiving their benefits, how payments will be disbursed, and how long it will take.

Many people don't realize this, but under law, those that have been awarded disability are not eligible to receive those benefits until they have been disabled for a minimum of five full months. As such, payments usually start in the sixth month of your disability, this is called your Date of Entitlement (DENT). Usually, you will receive a notice explaining how much your disability benefits will be and when your payments will start. The day of the month that you will receive your benefits is based on the person on whose work record you are receiving the benefits. If it's under your own work credit, then it'll be based on your birthdate. If you are receiving them under your spouse's work credit, it'll be based on their birthdate.

Surprisingly, the government is actually current on some technology as they require that anyone who has applied for benefits on or after May 1, 2011 to receive payments via electronic payments. If you don't have a bank account to receive direct deposit, the other option is the Direct Express card program where your benefit payments are deposited directly to that card account. Once you've been awarded, you can easily enroll in this program online or by calling 1-800-333-1795. It's best not to wait, or it could delay you receiving your monthly benefits.

For those that are still receiving their monthly benefits via check, always contact the Social Security Administration if you don't receive it within 4 working days of the due date. And if you ever receive a check that is not for you, immediately return it to the US Treasury Department at the address on the check envelope. If you receive it via direct deposit, call or visit your local Social Security

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Office. You could face criminal charges if you accept a payment that is not yours.

Lastly, people want to know how long they will receive their disability benefits. Generally, disability benefits will continue if your medical condition has not improved, and you cannot work. However, benefits do not necessarily continue indefinitely. These days, many people with disabilities can recover from serious accidents and illness due to new and innovative medical advancements. The Social Security Administration will review your case periodically to ensure that you still qualify for benefits. If your medical condition improves, there is a change in your ability to work, or your return to work, you are responsible for notifying the SSA. If you do not notify SSA of these changes and they find out your condition has improved or you have been working for some time, they may send you case into overpayment and you will end up owing the SSA money.

If you have any further questions, feel free to contact our office. We are happy to answer any additional questions you may have.