

A DISABILITY QUESTION ANSWERED

Disability Attorney Mark Bronstein takes time out of his busy Newton, MA schedule from time to time to help SFNE answer legal questions from those living with scleroderma. If you have a question you would like Mark to answer in The BEACON, contact SFNE at rdube@sfnewengland.org or call 978-887-0658.



Q: I am receiving Social Security Disability Insurance Benefits (SSDI) because of my scleroderma and am approaching age 66. At that time, I have been told, my SSDI will end and I will start collecting my SS retirement benefits instead.

I would like to know whether the amount of my benefit will change and whether I will have to file something with Social Security to get them to make the change for me?

A: The short answer is that the change will happen automatically and the amount of your benefit will not change.

The original Social Security Act, signed by FDR in 1935, provided only for retirement benefits to be paid at age 65 and financed by joint contributions through contributions by employees and their employers. In 1939 benefits for the retiree's spouse and children were added, as well as survivor's benefits.

Finally, in 1956 disability benefits were added which allowed younger disabled workers who had paid into the SS system to collect their full earned SS retirement benefit when they became disabled without having to wait to age 65.

This system remains to this day although "Full Retirement Age" (FRA) has been transitioning from 65 to 67 over a period of years. Currently, the FRA is 66 for people born in 1943-1954, and it will gradually rise to 67 for those born in 1960 or later.

The SSA's computers will automatically convert you from the SSDI program to the Retirement program when you reach FRA without any action on your part, and with no change in the monthly benefit amount.

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