GREY & GREY, PLLC



Social Security Disability Benefits WHAT THEY MEAN FOR YOU

If an illness or injury leaves you disabled or unable to work for a year or longer, Social Security Disability (SSD) benefits can provide the financial support you need to take care of yourself and your family. You do not have to wait until a year has passed before applying, but your condition must be one that prevents you from working for at least that long. SSD benefits are paid monthly to those who meet strict medical and work history requirements.

Our Commitment to You

At Grey & Grey, PLLC, we combine decades of experience with up-to-date knowledge of Social Security Disability law. We are committed to providing effective, thorough representation at every stage.

You don't have to face the Social Security process alone. Let us help you secure the benefits you deserve.

How Social Security Decides a Claim: The Five-Step Process

1 Have you stopped working?

Social Security looks at whether you are engaged in "substantial gainful activity." Minimal earnings may not count against you.

2 Is there a severe impairment present?

You must have a medically determinable condition that significantly limits your ability to work.

3 Do the impairments meet a listing?

Social Security maintains a set of medical criteria called the Listings of Impairments. These Listings describe conditions that are considered severe enough to automatically qualify for benefits if the requirements are met. If your condition matches a Listing, you may be approved quickly. If not, the evaluation continues.

4 Can you perform your prior work?

Social Security checks if your condition prevents you from doing the work you performed in the last five years.

5 Can you do other work?

Even if you cannot return to past work, benefits may be denied if you can adjust to other jobs, depending on your age, education, and skills.

What Happens if Your Claim is Denied?

Most claims are denied at the initial level — but that is not the end of the process. You have the right to appeal, and each stage offers another chance to present your case:

- **Reconsideration** – A new examiner reviews your application in full.
- **Hearing Before an Administrative Law Judge (ALJ)** – Present evidence and testimony before a judge; a critical opportunity for success.
- **Appeals Council** – Reviews the judge's decision to ensure it was correct under the law.
- **Federal Court** – The final level, requiring strong legal advocacy.

Why Staying Informed Matters

Social Security Disability rules and policies are constantly evolving, and recent changes may affect your case:

- **Updated Medical Listings** – New criteria, including autoimmune conditions like lupus.
- **End of the Treating Physician Rule** – All medical opinions are now weighed by consistency and support, not the length of the treatment relationship.
- **Technology Enhancements** – Faster online applications and appeals.
- **Vocational Rules** – Past work is now evaluated based on the last 5 years (not 15).
- **Ruling 24-3p (effective January 6, 2025)** – New guidance on how vocational experts and specialists are used in disability determinations.

The process for applying for SSD benefits can be complicated. Many people are denied the first time they apply—even when they truly qualify. That's where we come in.

Grey & Grey helps guide you through every step, from preparing your initial application to handling appeals if needed. We know how to present your medical evidence, work history, and daily limitations in a way that clearly shows why you deserve SSD benefits.

With our experience on your side, you don't have to face the system alone. We'll fight for your rights, make the process less stressful, and give you the best chance of getting the monthly income and health coverage you need.



Our attorneys help you:

- Gather and present medical evidence effectively
- Communicate directly with the Social Security office and examiners handling your claim
- Navigate deadlines and procedural requirements
- Prepare testimony and represent you at hearings
- Maximize your chances of success at every stage

GREY & GREY, PLLC

800.471.HURT (4878) | greyandgrey.com

MANHATTAN • QUEENS • NASSAU • SUFFOLK • WESTCHESTER • ALBANY