

Who We Are

We advocate with and for Marylanders experiencing poverty to achieve equity and social justice through free civil legal services, community collaboration, and systems change.

Established in 1911, Maryland Legal Aid is a statewide private, nonprofit law firm that provides free, civil legal services to low-income and vulnerable people to address their most fundamental legal problems. From our 12 offices throughout the state and through our community-based clinics, we help our clients preserve and access safe and affordable housing, maintain and regain custody of their children, and be safe from domestic violence. Maryland Legal Aid increases our clients’ economic security by defending against consumer debt, including foreclosures and tax sales, removing barriers to employment, and accessing critical income supports such as unemployment, food stamps and other vital public benefits. Through special projects, we represent elder adults, nursing home residents, children in alleged abuse and neglect cases, and migrant farmworkers. In its advocacy, Maryland Legal Aid seeks systemic change through impact litigation, in our advocacy, and by storytelling.

What is Social Security Disability Insurance (SSDI)?

SSDI is a monthly cash benefit paid by the Social Security Administration (SSA) to adults with a work history who can no longer work because of a medical condition(s) that is expected to last 12 months or more.

SSDI	SSI
No asset or income limitations (with few exceptions, i.e. receiving workers’ compensation)	Limited income and few assets
Established work history	U.S. Citizen or qualified alien
Monthly benefit depends on past reported wages	\$771 per month maximum (2019)
Eligible for Medicare two years after disability begins	Eligible for Medicaid upon approval

Maryland Legal Aid Offices

Centralized Intake: 1-888-465-2468
is now serving all jurisdictions:

Offices

- Allegany/Garrett**
138 Baltimore Street
Suite 204
Cumberland, MD 21502

Anne Arundel/Howard
2024 West Street
Suite 204
Annapolis, MD 21401
3451 Court House Drive
2nd Floor
Ellicott City, MD 21043

Baltimore City
500 E. Lexington Street
Baltimore, MD 21202

Baltimore County
215 Washington Avenue
Suite 305
Towson, MD 21204

Cecil/Harford
103 S. Hickory Avenue
Bel Air, MD 21014

**Lower Eastern Shore
Dorchester, Somerset,
Wicomico, Worcester**
101 Broad Street,
Salisbury, MD 21801
- Midwestern Maryland
Carroll, Frederick,
Washington**
22 S. Market Street
Suite 11
Frederick, MD 21701

Montgomery County
600 Jefferson Plaza
Suite 430
Rockville, MD 20852

Prince George’s County
8401 Corporate Drive
Suite 200
Landover, MD 20785

**Southern Maryland
Calvert, Charles,
St. Mary’s**
15045 Burnt Store Road
Hughesville, MD 20637

**Upper Eastern Shore
Caroline, Kent,
Queen Anne’s, Talbot**
106 N. Washington Street
Suite 101
Easton, MD 21601

TTY Users: Call Maryland Relay, Dial 7-1-1

www.mdlab.org
For more information

www.peoples-law.org
For self-help legal information and
community resources

7.15.2025



Social Security Disability Insurance (SSDI)



How do I qualify for SSDI benefits?

1. You meet SSA's definition of disability.
2. You have enough reported wages.
Generally, you need 40 credits, 20 of which were earned in the 10 years before disability began.*

*A certain amount of earned income equals 1 credit. You can only earn 4 credits in one year. For example, in 2007, one credit was \$1,000 of earned income. So if you earned \$4,000+ in 2007, you would have received 4 credits.

How do I meet SSA's definition of disability?

For adults, SSA will consider you disabled if:

1. You are not currently working, or if working, your earnings are minimal;
2. You have a medical condition(s) that is expected to last for at least 12 months or result in death;
3. You cannot do work that you did in the past AND you cannot do any other work because of your medical condition(s).
SSA will also look at your age, education, and past work history.

NOTE: SSA will deny your claim if alcohol or drug abuse is the primary reason for your disability.

How can I apply for SSDI?

1. Apply online at www.ssa.gov/benefits/disability.
2. Visit your local Social Security office.
3. Call 1-800-772-1213.

When can I apply?

You can apply after you stop working or it has been clearly established that your disability will last for 12 months or more.

How do I complete my application?

Make sure to list all of your medical condition(s) and any medical provider treating you. Do not underestimate or exaggerate the nature of your disability. Your answers to SSA should match what you told your medical providers in your medical records.

You have the right to receive help from SSA

SSA is required to help you complete the application forms based on information you give them.

If SSA decides that not enough medical information is available to make a determination, SSA will pay for you to have a medical exam or test and make the appointment for you.

What should I do while my application is being processed?

NOTE: The entire SSDI application process typically takes 1 to 3 years.

You should continue to get medical care and follow the treatment given to you by your medical providers. Failure to do so can lead to denial by SSA.

Applying for Unemployment Insurance (UI) while your SSDI claim is pending may negatively affect your claim for benefits.

Cooperate with all SSA requests including submission of forms and attending consultative exams.

If you have worked sporadically while waiting for benefits and earned less than a certain amount per month, your eligibility should not be affected. However, if you are working full-time or earning over a certain amount, your application will likely be denied.

When will I get my benefits?

SSA will make a decision on your initial application in 3 to 6 months. If you are denied, you must appeal within 60 days or else you will have to begin a new application. After you appeal your denial, SSA will reconsider your application. If this appeal is denied, you can ask for a hearing with an administrative law judge within 60 days.

If you are approved, you may be entitled to several months of back pay, depending on how long your application process took. SSA typically distributes back pay in three installments.

You cannot earn or collect disability benefits while incarcerated, but can earn and collect them after you are released.

You have the right to a representative

You can have someone help you with your SSDI forms and go with you to your appointment(s) with SSA. You should consult an SSA attorney or advocate if there is a hearing scheduled in your case.

You have the right to a notice

SSA will notify you **in writing** of any decision about your SSDI eligibility or benefits. SSA will also send copies of all notices to your representative if you have one.