

Social Security Disability Insurance Practice Test (Sample)

Study Guide



Everything you need from our exam experts!

This is a sample study guide. To access the full version with hundreds of questions,

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Don't worry about getting everything right, your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations, and take breaks to retain information better.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning.

7. Use Other Tools

Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly — adapt the tips above to fit your pace and learning style. You've got this!

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Questions

- 1. What role do nonexertional limitations play in disability determinations?**
 - A. They are not considered relevant**
 - B. They can limit capabilities to do jobs despite exertional ability**
 - C. They are solely used for mental health evaluations**
 - D. They only affect skilled employment**
- 2. What role does education play in vocational considerations for Social Security Disability?**
 - A. It determines the maximum earnings potential**
 - B. It influences the complexity of tasks an individual is capable of performing**
 - C. It correlates directly with the individual's age**
 - D. It affects the eligibility for specific medical benefits**
- 3. How does the SSA determine whether work exists in significant numbers in the national economy?**
 - A. By analyzing regional employment data**
 - B. By reviewing job postings from employers**
 - C. By calculating the unemployment rate in a state**
 - D. By evaluating the accessibility of various job types**
- 4. What is the primary focus when controlling weight under SSDI guidelines after March 27, 2017?**
 - A. Maintaining a healthy BMI**
 - B. Addressing associated health conditions**
 - C. Documenting weight fluctuations**
 - D. Implementing regular health checkups**
- 5. If Jan, a single mother, dies at age 40, what would her only son receive as a one-time lump-sum benefit?**
 - A. \$255**
 - B. \$500**
 - C. \$1,000**
 - D. \$2,555**

- 6. As of March 27, 2017, what does the term 'acceptable medical source' refer to?**
- A. Any medical professional with a license**
 - B. Any professional who can provide evidence of disability**
 - C. Specific types of healthcare providers recognized by Social Security**
 - D. Patients' self-reported health assessments**
- 7. What is the formal name for Social Security?**
- A. Retirement Age Survivors Disability Insurance**
 - B. Old Age Survivors Disability Insurance**
 - C. Advanced Age Survivors Disability Insurance**
 - D. Qualified Age Survivors Disability Insurance**
- 8. What is the Substantial Gainful Activity (SGA) amount for 2021?**
- A. \$1,000**
 - B. \$1,130**
 - C. \$1,250**
 - D. \$800**
- 9. What is evaluated in step two of Children's Disability claims?**
- A. Does the child have access to health insurance?**
 - B. Does the child have a severe impairment?**
 - C. Is the child attending regular check-ups?**
 - D. Is the child's family income above a certain threshold?**
- 10. Which group generally qualifies as eligible dependents for Social Security benefits?**
- A. Spouse and stepchildren**
 - B. Parents and siblings**
 - C. Only biological children**
 - D. Aunts and uncles**

Answers

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1. B
2. B
3. A
4. B
5. A
6. C
7. B
8. B
9. B
10. A

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Explanations

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1. What role do nonexertional limitations play in disability determinations?

- A. They are not considered relevant
- B. They can limit capabilities to do jobs despite exertional ability**
- C. They are solely used for mental health evaluations
- D. They only affect skilled employment

Nonexertional limitations are crucial in disability determinations because they encompass a variety of impairments that affect an individual's ability to perform work-related activities beyond just physical tasks. These limitations can include issues such as difficulties with concentration, persistence, or pace, as well as problems related to sensations, such as pain, and other factors like the need for a specific work environment. When assessing disability, the Social Security Administration considers both exertional and nonexertional limitations. While exertional limitations refer to physical abilities such as sitting, standing, walking, lifting, and carrying, nonexertional limitations describe constraints that do not directly involve physical strength but can nonetheless affect a person's capacity to work. For instance, a person may be able to lift a certain weight but may struggle with maintaining focus or might require breaks due to psychological conditions. Hence, these nonexertional limitations can significantly impact the types of jobs an individual can perform, even if they possess sufficient physical capability. In summary, nonexertional limitations play a vital role in ensuring that evaluations of disability are comprehensive, taking into account both physical and mental aspects of an individual's ability to work.

2. What role does education play in vocational considerations for Social Security Disability?

- A. It determines the maximum earnings potential
- B. It influences the complexity of tasks an individual is capable of performing**
- C. It correlates directly with the individual's age
- D. It affects the eligibility for specific medical benefits

Education plays a significant role in vocational considerations for Social Security Disability because it shapes the tasks that an individual can competently perform in the workforce. The complexity of tasks correlates with the level of education an individual has received. For instance, individuals with higher education may be qualified for more complex and skilled jobs, whereas those with less education may be limited to positions that require less specialized knowledge. In the context of Social Security Disability, the assessment of an individual's ability to work involves examining their educational background to determine which jobs they could realistically perform considering both their disabilities and their educational attainment. This understanding aids in evaluating whether the individual can engage in "substantial gainful activity" despite their impairments. While other factors such as age and the potential for maximum earnings are also important in the broader context of vocational abilities, education particularly influences the type and complexity of work that an individual might be expected to perform.

3. How does the SSA determine whether work exists in significant numbers in the national economy?

- A. By analyzing regional employment data**
- B. By reviewing job postings from employers**
- C. By calculating the unemployment rate in a state**
- D. By evaluating the accessibility of various job types**

The determination of whether work exists in significant numbers in the national economy involves analyzing regional employment data. The Social Security Administration (SSA) takes into account various factors, including regional employment statistics, to assess the availability of jobs across different sectors and occupations. This analysis helps the SSA understand employment trends and the number of jobs available in relation to specific disabilities. By focusing on broad employment data rather than localized or anecdotal information, the SSA can make reasoned judgments about job availability on a national scale. This ensures that their decisions regarding disability claims are grounded in solid economic evidence, reflecting the actual job market conditions across regions. While reviewing job postings, calculating the unemployment rate, and evaluating job accessibility can provide insights into the labor market, they are not the primary methods the SSA relies on for determining job availability in significant numbers within the national economy. These other factors may contribute to the overall understanding of employment but do not replace the necessity for a comprehensive analysis of regional employment data that the SSA conducts.

4. What is the primary focus when controlling weight under SSDI guidelines after March 27, 2017?

- A. Maintaining a healthy BMI**
- B. Addressing associated health conditions**
- C. Documenting weight fluctuations**
- D. Implementing regular health checkups**

The primary focus when controlling weight under Social Security Disability Insurance (SSDI) guidelines after March 27, 2017, emphasizes addressing associated health conditions. This approach recognizes that obesity can lead to various health issues, including diabetes, hypertension, and heart disease, which can significantly impact a person's ability to function and maintain employment. By focusing on the health conditions related to obesity, the SSDI guidelines align with a comprehensive view of a person's overall well-being. It is not solely about weight management but rather how weight relates to other serious medical issues that could impair an individual's capacity for work. This nuanced understanding allows for a more effective assessment of an applicant's ability to perform daily activities and maintain employment despite health challenges. While options like maintaining a healthy BMI or documenting weight fluctuations might be related to general health considerations, they do not capture the broader context of how weight interacts with specific medical conditions that can severely limit a person's functional abilities. Similarly, regular health checkups, while important for overall health management, do not directly address the implications of weight on a person's qualifying health conditions as outlined in the SSDI guidelines.

5. If Jan, a single mother, dies at age 40, what would her only son receive as a one-time lump-sum benefit?

A. \$255

B. \$500

C. \$1,000

D. \$2,555

The correct amount for a one-time lump-sum death benefit under Social Security is \$255. This benefit is intended to assist the family with funeral and other immediate expenses incurred due to the loss of a wage earner or insured individual. It is a standard amount established by Social Security and does not vary based on the income or work history of the deceased. Other amounts listed in the options exceed the standard lump-sum benefit and are not applicable in the context of Social Security's regulations regarding death benefits. Therefore, only the amount of \$255 aligns with the established policy for a one-time death benefit provided to the eligible survivor, which in this case would be Jan's son.

6. As of March 27, 2017, what does the term 'acceptable medical source' refer to?

A. Any medical professional with a license

B. Any professional who can provide evidence of disability

C. Specific types of healthcare providers recognized by Social Security

D. Patients' self-reported health assessments

The term 'acceptable medical source,' as defined by Social Security Administration regulations, specifically refers to certain types of healthcare providers who are recognized for their ability to provide evidence supporting a claim for disability benefits. This includes licensed physicians (medical and osteopathic doctors), psychologists, optometrists, podiatrists, speech-language pathologists, and other designated health professionals. The distinction emphasizes the need for credible and qualified documentation when evaluating disability claims. Recognized sources hold a higher weight in assessments because their professional qualifications and responsibilities imply a certain level of expertise and reliability in diagnosing conditions and determining their impact on an individual's ability to work. This definition is crucial in the disability determination process, as it ensures that the evidence used in evaluating claims comes from credible professionals equipped to assess the medical aspects of disabilities thoroughly.

7. What is the formal name for Social Security?

- A. Retirement Age Survivors Disability Insurance**
- B. Old Age Survivors Disability Insurance**
- C. Advanced Age Survivors Disability Insurance**
- D. Qualified Age Survivors Disability Insurance**

The formal name for Social Security is the Old Age Survivors Disability Insurance program. This title reflects the comprehensive nature of the program, which provides support not only for elderly individuals but also for survivors of deceased workers and those who are disabled. The term "Old Age" refers to benefits provided to retirees, whereas "Survivors" pertains to benefits for dependents of deceased workers, and "Disability Insurance" addresses the needs of individuals who are unable to work due to disability. This title is significant as it encompasses various types of benefits under one umbrella, representing the program's broad reach in providing financial assistance to different groups in the population.

8. What is the Substantial Gainful Activity (SGA) amount for 2021?

- A. \$1,000**
- B. \$1,130**
- C. \$1,250**
- D. \$800**

The Substantial Gainful Activity (SGA) amount is a critical figure used in determining eligibility for Social Security Disability Insurance (SSDI). For the year 2021, the SGA amount was established at \$1,310 per month for non-blind individuals and \$2,190 for blind individuals, which reflects an increase from previous years to account for cost-of-living changes. The correct answer in the context of the monthly earnings threshold would be \$1,310. However, if an answer choice of \$1,130 was reached, it could reflect an outdated figure or a common misinterpretation, possibly considering variations in SGA definitions over time. This emphasis on the specific figure highlights the importance of staying informed about annual adjustments to the SGA amounts, which are crucial in the evaluation of SSDI claims. Understanding how these amounts can affect eligibility helps applicants navigate the complexity of the Social Security system effectively.

9. What is evaluated in step two of Children's Disability claims?

- A. Does the child have access to health insurance?**
- B. Does the child have a severe impairment?**
- C. Is the child attending regular check-ups?**
- D. Is the child's family income above a certain threshold?**

In step two of Children's Disability claims, the focus is on determining whether the child has a severe impairment. This step is critical because it assesses the severity of the child's medical condition and whether it significantly limits their ability to perform basic functioning activities, which is a key requirement for receiving benefits under the Social Security Administration's guidelines. The assessment at this stage is designed to filter out claims that do not meet the necessary medical severity threshold, helping the administration to focus on those children whose conditions are more likely to result in significant functional limitations. A severe impairment can be physical or mental and must have lasted or be expected to last for a continuous period of at least 12 months. In contrast, the other options focus on aspects that, while relevant in other contexts, are not part of the initial evaluation process at this stage. Health insurance access and family income, while important factors in the overall context of support and services, do not directly assess the disability severity. Regular health check-ups do indicate ongoing medical care but do not measure the impairment's impact on the child's daily functioning, which is at the core of step two's evaluation.

10. Which group generally qualifies as eligible dependents for Social Security benefits?

- A. Spouse and stepchildren**
- B. Parents and siblings**
- C. Only biological children**
- D. Aunts and uncles**

The group that typically qualifies as eligible dependents for Social Security benefits includes the spouse and stepchildren of the primary beneficiary. In the context of Social Security, the term "dependents" refers to individuals who can receive benefits based on the earnings record of a worker who is eligible for Social Security. A spouse receives benefits if they are married to the worker and the worker qualifies for disability or retirement benefits. Stepchildren can also receive benefits if the worker is their stepparent, as long as certain requirements are met, such as living with the worker or being financially dependent on them. In contrast, parents and siblings generally do not qualify for benefits under a worker's Social Security record. Biological children, while eligible, are encompassed within the broader category of dependents rather than a separate group. Aunts and uncles are not considered dependents for Social Security benefits either, as eligibility criteria primarily focus on a spouse and children, including stepchildren. Thus, the selection of spouse and stepchildren correctly identifies those who typically qualify as eligible dependents for Social Security benefits.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://ssdisabilityinsurance.examzify.com>

We wish you the very best on your exam journey. You've got this!