

Social Security Disability Insurance Practice Test (Sample)

Study Guide



Everything you need from our exam experts!

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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. 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.

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. 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!

Questions

- 1. What is the role of the Social Security Administration regarding qualified disabilities?**
 - A. To legislate disability standards**
 - B. To assess and approve disability claims**
 - C. To advocate for applicants' rights**
 - D. To fund disability-related research**
- 2. What type of specialist would evaluate impairments related to the foot or ankle?**
 - A. Licensed physician**
 - B. Licensed optometrist**
 - C. Licensed podiatrist**
 - D. Licensed speech-language pathologist**
- 3. Why is objective medical evidence essential in disability claims?**
 - A. It can be provided by nonspecialist sources**
 - B. It confirms the existence of a medical condition**
 - C. It is cheaper than subjective evidence**
 - D. It is always believed over subjective evidence**
- 4. What requirement must a child meet to qualify as a dependent for Auxiliary Benefits?**
 - A. Must be under 21 years old**
 - B. Must be married**
 - C. Must be a full-time student and under 18**
 - D. Must not have any income**
- 5. Which professional is recognized as a licensed audiologist?**
 - A. Licensed General Practitioner**
 - B. Licensed Occupational Therapist**
 - C. Licensed Advanced Practice Registered Nurse**
 - D. Licensed Audiologist**

- 6. What does the 5-Step Sequential Evaluation Process help determine?**
- A. The severity of physical impairments only**
 - B. The duration of treatment required**
 - C. The level of disability for Social Security claims**
 - D. The types of medical professionals required**
- 7. What is required at Level Three of the appeals process?**
- A. Reconsideration of the initial claim**
 - B. A hearing before an ALJ**
 - C. Submission of additional evidence**
 - D. Review of determination by a state agency**
- 8. 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**
- 9. Which statement regarding Social Security benefits is correct?**
- A. Simon's surviving spouse receives no lump-sum benefit.**
 - B. Lola and her daughter are ineligible for survivor benefits.**
 - C. Mason's son is not eligible for benefits at age 16.**
 - D. Mason is eligible for benefits while his son is 16.**
- 10. What is a critical component for establishing a Social Security Disability application?**
- A. Having a supportive family**
 - B. Establishing a medically determinable impairment(s)**
 - C. Being unemployed**
 - D. Only reporting symptoms**

Answers

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

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Explanations

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1. What is the role of the Social Security Administration regarding qualified disabilities?

- A. To legislate disability standards**
- B. To assess and approve disability claims**
- C. To advocate for applicants' rights**
- D. To fund disability-related research**

The Social Security Administration (SSA) is primarily responsible for assessing and approving disability claims, which means it evaluates whether applicants meet the criteria set forth for qualified disabilities under Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). This process involves reviewing medical records, documentation of impairments, and the impact of those impairments on an individual's ability to work. By determining eligibility, the SSA ensures that those who genuinely need assistance due to significant disabilities receive benefits that can help support them financially. This role is crucial because it directly affects the lives of individuals who rely on SSDI or SSI for their basic needs. The other roles mentioned, such as legislating disability standards, advocating for applicants' rights, or funding disability-related research, lie outside the primary responsibilities of the SSA. While the SSA must adhere to laws established by Congress regarding disability criteria, it does not create these laws. Advocacy and research are typically conducted by other organizations and entities focused on disability rights or medical research.

2. What type of specialist would evaluate impairments related to the foot or ankle?

- A. Licensed physician**
- B. Licensed optometrist**
- C. Licensed podiatrist**
- D. Licensed speech-language pathologist**

A licensed podiatrist is the appropriate specialist for evaluating impairments related to the foot or ankle. Podiatrists have specific training and expertise in diagnosing and treating conditions that affect the lower extremities, particularly the feet and ankles. They are equipped to address a variety of issues such as injuries, deformities, and diseases that impact mobility and overall foot health. The reason for choosing a podiatrist over other types of specialists is that they undergo specialized training in the anatomy, physiology, and pathology of the foot and ankle. This allows them to provide comprehensive care tailored to the structural and functional aspects of these body parts. Other specialists, although licensed, focus on different areas of healthcare. For example, a licensed physician may have a broader scope of practice but may not have the specialized training in foot and ankle issues that a podiatrist does. A licensed optometrist is trained to provide eye care, while a licensed speech-language pathologist specializes in communication and swallowing disorders. Each of these professionals plays a critical role in their respective fields, but when it comes to foot or ankle impairments, a podiatrist is the most qualified.

3. Why is objective medical evidence essential in disability claims?

- A. It can be provided by nonspecialist sources**
- B. It confirms the existence of a medical condition**
- C. It is cheaper than subjective evidence**
- D. It is always believed over subjective evidence**

Objective medical evidence is crucial in disability claims because it serves as an impartial verification of a claimant's medical condition. This type of evidence includes results from physical exams, diagnostic tests, imaging studies, and other measurable data that provide concrete proof of an individual's diagnosed impairments. Since disability benefits are based on the presence of a disabling condition, having reliable and verifiable evidence is necessary to substantiate a claim. While other forms of evidence, such as subjective accounts from the claimant or anecdotal reports, can provide context and background, they do not carry the same weight in proving the existence and severity of a medical condition. Disability claims require a strong basis of fact, which is provided by objective evidence, to determine eligibility for benefits effectively. This is why it is considered essential in the evaluation process for Social Security Disability Insurance.

4. What requirement must a child meet to qualify as a dependent for Auxiliary Benefits?

- A. Must be under 21 years old**
- B. Must be married**
- C. Must be a full-time student and under 18**
- D. Must not have any income**

To qualify as a dependent for Auxiliary Benefits, a child must meet specific criteria set by the Social Security Administration. The correct requirement is that the child must be a full-time student and under 18 years old. This provision ensures that dependent children, particularly those who are still in school, can receive benefits based on a parent's Social Security record. The rationale for focusing on full-time student status is to provide support to children who are engaged in their education, which is a critical aspect of their development and future independence. This allows the Social Security system to extend benefits to children who are not yet fully self-sufficient due to their educational pursuits. It's important to consider that being a dependent does not inherently involve age restrictions beyond this. Factors such as marital status or income may affect a child's ability to qualify but are not primary requirements for determining dependency in the context of Auxiliary Benefits. Thus, the emphasis on being a full-time student and under a certain age aligns with the goals of the program to support children who require assistance while pursuing their education.

5. Which professional is recognized as a licensed audiologist?

- A. Licensed General Practitioner**
- B. Licensed Occupational Therapist**
- C. Licensed Advanced Practice Registered Nurse**
- D. Licensed Audiologist**

A licensed audiologist is a professional specifically trained and educated in the assessment, diagnosis, treatment, and management of hearing disorders and balance issues. Audiologists hold a doctoral degree in audiology and are skilled in conducting hearing tests, providing rehabilitation options such as hearing aids or cochlear implants, and counseling patients about their hearing health. In contrast, the other professions listed—general practitioners, occupational therapists, and advanced practice registered nurses—serve different roles within the healthcare system and do not have the specialized training required to be recognized as audiologists. While those professionals possess valuable skills and contribute significantly to patient care, their expertise does not encompass the specific evaluation and treatment of hearing and balance disorders that audiologists address. Therefore, the distinction is critical in understanding the specialized nature of an audiologist's practice compared to other healthcare professionals.

6. What does the 5-Step Sequential Evaluation Process help determine?

- A. The severity of physical impairments only**
- B. The duration of treatment required**
- C. The level of disability for Social Security claims**
- D. The types of medical professionals required**

The 5-Step Sequential Evaluation Process is a structured approach that the Social Security Administration (SSA) uses to assess whether an individual qualifies for Social Security Disability Insurance (SSDI). This process is essential as it systematically evaluates the severity and impact of a person's impairments on their ability to work. The first step examines whether the individual is engaging in substantial gainful activity. If not, the process moves on to assess the severity of the applicant's impairments. This continues through various steps where factors such as the extent of the disability, the ability to perform past work, and the capacity to engage in other types of work are evaluated. Determining the level of disability for Social Security claims is the ultimate goal of this process. It provides a comprehensive review that takes into account not only the medical conditions but also how these conditions affect an individual's daily life and work capabilities. By utilizing the 5-Step Sequential Evaluation Process, the SSA ensures that eligible claimants receive the benefits they require based on a structured and fair review of their circumstances.

7. What is required at Level Three of the appeals process?

- A. Reconsideration of the initial claim**
- B. A hearing before an ALJ**
- C. Submission of additional evidence**
- D. Review of determination by a state agency**

At Level Three of the appeals process, the correct requirement is a hearing before an Administrative Law Judge (ALJ). This stage represents a critical part of the appeals process for Social Security Disability Insurance (SSDI) claims, as it allows the claimant to present their case in person and provide further testimony about their disability and how it affects their ability to work. During the hearing, which is overseen by an ALJ, individuals have the opportunity to submit additional evidence, call witnesses, and directly answer the judge's questions. This personal aspect of the hearing can be crucial, as it provides the claimant with the chance to clarify details of their case and address any concerns that may have led to the denial of their claim at earlier stages. The ALJ then makes a decision based on the evidence presented during the hearing, along with the existing records. Other levels of the appeals process involve steps such as reconsideration of the initial claim or submission of additional evidence, but these are conducted before reaching Level Three. The review by a state agency typically occurs in earlier levels of the process, not at this specific stage. Therefore, the hearing before an ALJ is a distinct and essential part of the Level Three appeals process.

8. 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.

9. Which statement regarding Social Security benefits is correct?

- A. Simon's surviving spouse receives no lump-sum benefit.**
- B. Lola and her daughter are ineligible for survivor benefits.**
- C. Mason's son is not eligible for benefits at age 16.**
- D. Mason is eligible for benefits while his son is 16.**

The accurate statement regarding Social Security benefits is that Mason is eligible for benefits while his son is 16. Under Social Security guidelines, a parent can receive benefits based on their own work record even when their child is still a minor. In fact, a child can receive dependent benefits while they are under the age of 18, or until they turn 19 if they are still in high school. Therefore, Mason receiving benefits during the time his son is 16 adheres to the regulations set forth by Social Security. Understanding the context surrounding the other statements enhances the clarity of this reasoning. A surviving spouse often qualifies for a lump-sum benefit upon the death of the insured individual, which makes the first statement inaccurate. Furthermore, certain criteria must be met to determine eligibility for survivor benefits; thus, claiming Lola and her daughter are ineligible without context misses the nuances of Social Security guidelines. Lastly, a child turning 16 does not lose eligibility for benefits; rather, they may still qualify for benefits from a parent who is receiving Social Security, as stated in the correct choice.

10. What is a critical component for establishing a Social Security Disability application?

- A. Having a supportive family**
- B. Establishing a medically determinable impairment(s)**
- C. Being unemployed**
- D. Only reporting symptoms**

Establishing a medically determinable impairment is essential for a Social Security Disability application because it directly relates to the criteria that the Social Security Administration (SSA) uses to determine eligibility for benefits. The SSA requires that applicants provide medical evidence from acceptable sources, such as doctors or healthcare providers, to support their claims. This evidence must detail the nature and severity of the impairment, demonstrating how it affects the individual's ability to work. Only having a supportive family, being unemployed, or merely reporting symptoms does not satisfy the necessary requirements for the application process. While a supportive family can provide emotional and practical help, it does not replace the need for documented medical evidence. Unemployment alone cannot establish disability since many unemployed individuals are not necessarily disabled. Similarly, simply reporting symptoms without substantial medical documentation fails to meet the standard for demonstrating a qualifying impairment. Therefore, establishing a medically determinable impairment is fundamental, as it forms the backbone of the claim and is crucial to the SSA's evaluation and decision-making process.

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!