

Social Security Online

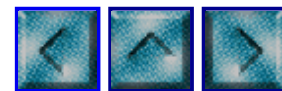
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Social Security Handbook



1513. Retroactive Effect of Application



1513.1 Can you be entitled to benefits retroactively?

You may be entitled to monthly benefits retroactively for months before the month you filed an application for benefits. For example, full retirement age claims and survivor claims may be paid for up to six months retroactively. In certain cases, benefits involving disability up to 12 months may be paid retroactively. (This is not true of the special age 72 payments (see §§[346-348](#)), black lung benefits (see [Chapter 22](#)), medical insurance (see [Chapter 24](#)), or SSI (see [Chapter 21](#)).)

1513.2 How is the retroactive entitlement date determined?

You are entitled to benefits beginning the first month in the retroactive period that you meet all requirements (except for the filing of an application) for entitlement. For example, suppose you reach FRA in March 1999 and you are fully insured. You do not file an application for retirement insurance benefits until March 2000. In this case, you may be entitled retroactively beginning with the month of September 1999.

1513.3 Are retroactive benefits payable if it results in a permanent reduction of the monthly benefit amount?

Retroactive benefits for months prior to attainment of FRA are not payable to a retired worker, spouse, or widow(er) if this results in a permanent reduction of the monthly benefit amount. However, this limitation does not apply if you are a surviving spouse or surviving divorced spouse under a disability, and you are not yet age 61 in the month of filing. You may possibly be entitled to benefits as a disabled widow(er) in the retroactive period.

1513.4 Is a widow(er) or surviving divorced spouse entitled to benefits in the month of the worker's death?

If you are a widow(er) or surviving divorced spouse and you file an application in the month after the month of the worker's death, you may be entitled to benefits in the month of the worker's death. In order to be entitled in the month of the worker's death, you must be otherwise eligible in that month.

1513.5 Is a widow(er) or surviving divorced

spouse entitled to retroactive hospital insurance benefits?

If you are a widow(er) or surviving divorced spouse applying for hospital insurance benefits because of a disability, you may be deemed entitled retroactively for up to 12 months prior to the month of filing, even if monthly benefits are not payable because entitlement does not exist before age 60. You must meet all other conditions of entitlement.

1513.6 Can you be paid retroactively even if you are no longer eligible for monthly benefits?

Even if you file an application and are no longer eligible for monthly benefits, you may be paid benefits for the period beginning six months (or 12 months in certain cases involving disability) before the month you file the application if you meet all eligibility factors in the retroactive period. Payment ends with the month before the month you are no longer eligible.

1513.7 Are benefits payable if a claimant dies before filing an application?

If a person requests benefits in a written statement (see §[1509](#)) but dies before filing the valid application, benefits may be payable for the months in the period before death. Benefits for the months before the claimant's death may also be paid to a survivor whose right to benefits depended upon the claimant's entitlement to benefits.

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