

TC 11001.010 Insured Status Requirements

A. General

A worker must have credit for a minimum amount of work covered by Social Security for benefits to be payable on his/her record. This work credit is measured in “quarters of coverage (QCs)”. **NOTE:** SSA does **not** permit individuals to “buy” a QC.

B. Additional Insured Status Requirements for Alien Workers under the Social Security Protection Act of 2004

Under Section 211 of the Social Security Protection Act (SSPA) of 2004, an alien worker must meet additional requirements to be considered insured if his/her SSN was first assigned on or after January 1, 2004. This law may apply to claims based on the earnings of an alien worker who is retired, disabled, or deceased. This law may also apply to certain Medicare claims based on End Stage Renal Disease (ESRD).

C. Retirement Insurance Benefit (RIB) Insured Status

The number of QCs a worker needs to be fully insured for RIB depends on the worker's year of birth. A prior period of disability can affect the number of QCs needed. Use this chart to determine required QCs if no prior period of disability is involved.

Year of Birth	QCs Needed
1929 or later	40
1928	39
1927	38
1926	37
1925	36
1924	35
1923	34
1922	33
1921	32
1920	31

D. Survivors Insured Status

Survivors benefits may be payable if a number holder (NH) is insured.

- **Fully insured status** – In general, the number of QCs required for fully insured status depends on the NH's age at the time of death.

IF the NH was born	THEN he/she needs
1929 or before	1 QC for each year after 1950 and up to the year of death.
1930 or later	1 QC for each year after attainment of age 21 and up to the year of death.

At least 6 QCs and no more than 40 QCs are required for fully insured status.

- **Currently insured status** – In general, if the NH had 6 QCs in the 13-quarter period ending with the quarter of death, then he/she is “currently insured.” (If prior RIB or DIB entitlement is involved, this can affect the ending point for currently insured status.)

NOTE: Not all survivors’ benefits can be paid based on currently insured status. Only the lump sum death payment and benefits to dependent children and mothers/fathers can be paid based on currently insured status.

E. Disability Insured Status

1. Statutory Blindness

In general, a worker who is disabled because of statutory blindness must have at least one QC for each calendar year between age 21 and the year in which he/she becomes disabled. At least 6 QCs and no more than 40 QCs are required.

2. Disability Other than Statutory Blindness

If a disabled worker is not disabled based on statutory blindness, then he/she must meet 2 different insured status tests:

- Fully insured status, and
- A recent work test. Determine which recent work test to use based on the worker’s age when he/she became disabled. For a disabled worker to meet the applicable recent work test, he/she must have the required number of QCs and those QCs must be in the appropriate time frame as explained below.
 - **Disabled before age 24** – In general, a worker needs 6 QCs during a 12 calendar quarter period ending with the quarter in which the disability began.
 - **Disabled between age 24 through 30** – In general, a worker needs QCs for half of the time beginning with the quarter

after the attainment of age 21 and ending with the quarter in which the disability began.

- **Disabled at age 31 or older** - The chart below applies to workers born after 1929 with no prior period of disability and who are not statutorily blind. At least 20 of the QCs must have been earned in the 10 years (40 calendar quarters) immediately before he/she became disabled (i.e., “20/40”). This chart takes into account the QC requirements of fully insured status and the recent work test “20/40.”

Disabled at age:	QCs needed:
31-42	20
43	21
44	22
45	23
46	24
47	25
48	26
49	27
50	28
51	29
52	30
53	31
54	32
55	33
56	34
57	35
58	36
59	37
60	38
61	39
62 or older	40