

# Qualifying for Social Security Disability Benefits

This helpful guide explains how to qualify for disability entitlements due to chronic illness.

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**THOUSANDS OF** Americans live with immune and autoimmune disorders every day. While it is entirely possible to live a normal life with such a disorder, some find their severe symptoms prevent them from working or providing for themselves.

For those experiencing daily difficulty because of their disorder, disability benefits may be an option. Social Security disability insurance (SSDI) is a government-run program that provides monthly benefits to people and families in need.

## Technical Requirements

To qualify for SSDI benefits, certain financial and work-related requirements must be met. An applicant must have enough history of contributing taxes to Social Security. These contributions are called “credits” and can be earned up to four times per year (once per work quarter).

The amount of credits and work years an applicant needs depends on his or her age. For example, someone who became disabled at age 22 would need one-and-a-half years of prior work with six credits required to qualify for SSDI. However, a 40-year-old would need at least five years of recent work and 20 credits to qualify. These numbers rise until they cap out at age 62 (retirement age), when most people begin to qualify for retirement benefits. To understand the requirements, individuals can reference the Social Security Administration’s (SSA) credit requirement chart and credit calculator online ([www.ssa.gov/planners/credits.html](http://www.ssa.gov/planners/credits.html)).

If an individual is under 18 or does not have enough work history or credits to qualify for SSDI, he or she may choose to apply for Supplemental Security Income (SSI) instead. This Social Security program does not require income or work history, but is reserved for disabled Americans who demonstrate severe financial need.

## Medical Requirements

If the technical requirements are met, the next important piece of the application is the medical qualifications section. When SSA reviews an application, it looks to confirm that an applicant is “totally and permanently disabled.” This means the applicant must have a severe physical or mental disorder that is expected to last longer than one year or result in death. SSA determines this by referring to the “Blue Book” ([www.ssa.gov/disability/professionals/bluebook](http://www.ssa.gov/disability/professionals/bluebook)), which lists all SSA-approved disorders and the

requirements needed to qualify.

Because there are so many variants, the Blue Book has a section entirely devoted to qualifying immune system disorders (Section 14.00). This section describes exactly how SSA defines an immune system disorder, the differences between various diagnoses and the symptoms/test results required to prove the severity of each case. To determine if one is qualified, an individual needs to find his or her diagnosis in the list of immune disorders and prepare the necessary paperwork.

For example, if an individual is interested in applying for benefits for his or her immune deficiency disorder, he or she would reference Section 14.07 in the Blue Book. This section states that, to qualify, an applicant must have infections that are either resistant to treatment or require hospitalization or intravenous treatment three or more times in a 12-month period. An individual can also qualify if he or she has had a stem cell transplantation, or if the condition limits activities of daily living, maintaining social function or completing tasks in a timely manner due to deficiencies in concentration, persistence or pace.

If a precise diagnosis is not listed in the Blue Book, an individual may still qualify. If symptoms are severe enough to qualify under another listing, SSA still may approve an individual’s case. For example, someone with an immune disorder that isn’t an immune deficiency disorder may still qualify under this listing if multiple organs have been affected by the disorder. Those without qualifying listings may also still receive benefits under a medical vocational allowance (MVA). An MVA is provided to unlisted disorders that are still severe enough to prevent the applicant from working or living normally.

## Applying for Benefits

Applications for SSDI can be found on SSA’s main website ([www.ssa.gov/applyfordisability](http://www.ssa.gov/applyfordisability)). Aside from the application, the website also contains application preparation lists, questionnaires and FAQs about the application, should individuals need help during the process. If it is preferred to apply elsewhere, individuals can call their local Social Security office to either schedule an appointment or fill out their application over the phone. ■

Disability Benefits Help provides information about disability benefits and the application process. To learn more, visit the organization’s website at [www.disabilitybenefitscenter.org](http://www.disabilitybenefitscenter.org) or contact them at [help@ssd-help.org](mailto:help@ssd-help.org).

