

## **Qualifying for Social Security Disability Benefits**

If you have become disabled because of a medical condition or injury, you might be able to benefit from Social Security disability benefits. The Social Security Administration (SSA) oversees two different programs that provide monthly benefits for disabled persons. There are different criteria and different qualifications that must be met to be approved for benefits. Regardless of which kind of disability benefits you seek, you will need to meet the criteria and specifications that are noted in the Blue Book, which is the medical guide used by the SSA. You must be declared fully disabled in order to receive benefits. There are no benefits for partial disability. [The application and approval process](#) can be complicated for both kinds of disability coverage. In some cases, an applicant is approved for benefits from both disability programs if all the criteria are met. After your claim has been approved, as long as you are disabled you will receive monthly benefits.

## **The Differences in SSDI and SSI Benefits**

The different kinds of Social Security disability benefits. There are two different kinds of disability benefits administered by the SSA. Social Security Disability Insurance (SSDI) is for disabled workers who have earned sufficient credits. While financial eligibility is not required, you must have worked enough to pay sufficient taxes and earn enough credits to be approved. Usually, that means you must have worked the equivalent of five years full-time out of the last 10 years. There are some rare situations in which a younger adult might qualify for SSDI, but that is dependent upon the situation. To be approved for SSDI benefits, you must be able to provide sufficient documentation that proves you are unable to work for at least a year or that your condition will ultimately lead to your death.

Supplemental Security Income (SSI) is disability program based on financial need for those who can prove that they are fully disabled. In order to be approved for benefits, you must meet the Blue Book criteria just as you would for SSDI. However, to be awarded SSI benefits you also must meet specific financial guidelines. SSI is needs-based, so certain income requirements and asset limits come into play. Currently, the monthly income limit to receive SSI is \$733 each month for an individual. For a couple, the monthly income limit is \$1,100. Not all of your monthly income counts toward this limit, so you might be able to earn more than the specified amounts and still qualify for monthly SSI benefits. SSI is the disability benefit awarded to disabled children. When a minor is involved, the family's income must meet specific guidelines.

## **Meeting the Medical Criteria Set Forth in the Blue Book**

To qualify for disability benefits because of your medical condition, you must meet the criteria established in the [Blue Book](#). As an example, to qualify for disability benefits for arthritis, you would look under [Section 1.00](#) of the Blue Book. You must be able to prove that your arthritis is so severe that the pain impacts your mobility and your ability to perform daily duties. [Section 1.02](#) of the Blue Book focuses on joint dysfunction, which explains that any impacted joints must suffer from "gross anatomical deformity," stiffness, chronic pain, or loss motion to warrant disability benefits. [Medical tests](#) should include images that show bony destruction of the joints, narrowing of spaces, or stiffness and fusion in the impacted joints. At least one weight-bearing joint, such as a hip, ankle, knee, or spine is significantly impacted and requires you to need the help of a walker or crutches, which then limits the functioning of your arms, and keeps you from maintaining a reasonable pace when walking sufficient distances. Or,

you must show that your elbow, hand, wrist, or shoulder has suffered immensely and that you are unable to perform any tasks requiring fine gross motor skills, such as pulling, pushing, or fingering.

### **The Application Process**

Applying for Social Security disability can be done online at the [SSA website](#) or you can call 1-877-722-1213 and schedule an appointment to apply in person at your nearest SSA office. On average, it takes five months for approval when adequate documentation is supplied. Your claim can be denied twice and you might have to go before an administrative law judge who will rule on your case to determine if you are eligible for benefits.

This article was written by the Outreach Team at Disability Benefits Help. They provide information about disability benefits and the application process. To learn more, please visit their website at <http://www.disability-benefits-help.org> or by contacting them at [help@ssd-help.org](mailto:help@ssd-help.org).

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