#### Social Security Disability Benefits for Developmental Disabilities

Developmental disabilities are long-term conditions which delay mental and/or physical development and usually last for an entire lifetime. Most developmental disabilities begin before age 21 and can dramatically impair one's ability to perform daily activities. Because of this, individuals with developmental disabilities are often eligible to receive Social Security Disability benefits.

In this article, you will learn more about the benefits offered by the Social Security Administration (SSA) and how to apply for them.

# **Benefit Programs**

There are two main federal disability benefit programs: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Each program has a unique set of requirements tailored to meet different needs.

SSDI benefits are intended to provide financial assistance to disabled workers and their eligible dependents. To qualify for SSDI, applicants are required to have worked and paid Social Security taxes for a specific period of time. This program is best suited to the needs of adults who have significant work experience. Learn more, here: <a href="http://www.disability-benefits-help.org/ssdi/qualify-for-ssdi">http://www.disability-benefits-help.org/ssdi/qualify-for-ssdi</a>.

SSI benefits are intended to provide financial assistance to disabled individuals who earn little to no income. To qualify for SSI, applicants must fall within the financial parameters set by the SSA. Children under the age of 18 are often evaluated based on the income of a parent or guardian. Adults are evaluated based on their own income. For more information about SSI eligibility, visit the following page: <a href="http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm">http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm</a>.

# **Medical Eligibility**

In addition to meeting the SSDI or SSI program requirements, the SSA also requires that applicants meet specific medical requirements. These requirements can be found in the SSA's official guidebook of disabilities and medical conditions—known as the Blue Book. The Blue Book is broken up into many different listings—each dedicated to a particular condition or group of conditions.

To see if you or a loved one meets the medical requirements, consult the Blue Book online and locate the listing dedicated to the applicant's condition. Keep in mind that the Blue Book is split into two main parts—one contains childhood listings and one contains adult listings. Related childhood listings include—but are not limited to— the following:

- Section 102.00—Special Senses and Speech
- <u>Section 110.06—Down Syndrome</u>
- <u>Section 111.07 Cerebral Palsy</u>
- Section 112.02 Organic Mental Disorders
- Section 112.05 Intellectual Disability
- Section 112.10 Autistic Disorder and Other Pervasive Developmental Disorders
- Section 112.11 Attention Deficit Hyperactivity Disorder

Adults over the age of 18 will be evaluated using the adult Blue Book listings. Related listings include—but are

### not limited to—the following:

- Section 2.00—Special Senses and Speech
- Section 10.06—Down Syndrome
- Section 11.07 Cerebral Palsy
- Section 12.02 Organic Mental Disorders
- Section 12.05—Intellectual Disability
- Section 12.10 Autistic Disorder and Other Pervasive Developmental Disorders

#### **Medical Vocational Allowance**

If an applicant is unable to meet a Blue Book listing, he or she may still be eligible to receive disability benefits under something known as a medical vocational allowance.

Essentially, to determine whether or not an applicant qualifies under a medical vocational allowance, the SSA will assess his or her physical abilities, mental abilities, work history, and age. If it is determined that the applicant is not capable of working, or functioning at an age appropriate level, the applicant will be awarded benefits.

## **The Application Process**

Before you begin the application make sure you are prepared to present a detailed and thorough claim to the SSA. It is important to have medical records, doctor's notes, and statements from professionals who regularly interact with your loved one. This documentation should prove to the SSA that the applicant experiences significant limitations in his or her day-to-day life. For a complete list of requirements, visit the <u>Adult Disability Checklist</u> or the <u>Child Disability Checklist</u>.

In order to begin the application, you can either begin filling out the forms online or you can schedule an interview with a representative from the SSA. If you are applying on behalf of a child under age 18, you are required to complete the application in person with a local SSA representative.

The application process is lengthy and will usually take several months to complete. Unfortunately, nearly two thirds of all initial applications are denied by the SSA. In the event that an applicant receives a denial, he or she may appeal that decision within 60 days. Fortunately, many more applicants are awarded benefits during the appeals process than during the initial application.

Although the Social Security Disability application process can be long and complicated, disability payments are often worth the inconveniences. Increase your chances of approval by staying persistent and organized. For more information about applying for disability benefits, contact your local Social Security Administration office: <a href="http://www.disability-benefits-help.org/social-security-disability-locations">http://www.disability-benefits-help.org/social-security-disability-locations</a>.