



Qualifying for Social Security Disability Benefits

The SSA offers financial aid to people who are unable to work due to a disability and dependent family members to help support your loved ones when you are gone.

Here's a little more information on who's eligible for Social Security benefits, and how you'll be able to qualify.

Determine If You Meet Technical Eligibility Criteria

The most common form of disability benefits is known as Social Security Disability Insurance, or SSDI. Adults who have worked in the past will usually qualify for SSDI, but you must **not** be at your full retirement age to be approved for SSDI. Full retirement varies depending on your date of birth, but typically once you're age 65 you will be at retirement age.

This means that if you are already receiving Social Security retirement benefits, either at full retirement age or early, you will not be eligible for Social Security disability benefits, despite the severity of a diagnosis you may receive.

You cannot supplement your retirement benefits with disability benefits.

Determine If You Meet Medical Eligibility Criteria

The SSA uses its own medical guidelines, known colloquially as the Blue Book, when determining if an applicant is eligible for disability benefits. The Blue Book outlines exactly what test results or symptoms you'll need to qualify. There are hundreds of conditions listed in the Blue Book. Some conditions that often qualify include, but are certainly not limited to:

Cancer | ALS | Parkinson's disease | Heart disease | Stroke | Alzheimer's disease...& more

Because the Blue Book is easily accessible online, you can review condition listings with your doctor to determine if you are eligible. Typically, if you're making end-of-life arrangements, you should not have any difficulty getting approved for disability benefits. In fact, many people with serious conditions such as advanced cancer or ALS will be approved in as little as two weeks.

Here is the link for the Blue Book:
<https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

Who Else Is Eligible?

If you are approved for SSDI benefits, you may not be the only person receiving disability aid. Dependent family members may also be eligible. Children are eligible until age 18, or until 19 if they're still in high school. Your spouse may also be eligible for additional benefits if your spouse is over age 62, or any age while taking care of a child under age 16.

In the event of your passing, your children will still be eligible for survivors' benefits until age 18, as will a spouse age 60 or older. These benefits are used to help ease the incredible challenges a family goes through at the end of life. Simply list all eligible beneficiaries on your initial application and you should receive aid for everyone.

Start the Application Process

The easiest way to apply for Social Security disability benefits is online on the SSA's website. If you are unable to complete the application, you can save your progress to be completed at a later time. If you'd rather apply with the help of a S.S. representative, you can do so by making an appointment at your local SSA office.

It typically takes three to five months to hear back from the SSA, but again, you will be approved quickly if you have a severe condition. While you wait to hear back from the SSA, it's always a good idea to make other arrangements with your family and friends.

Here is the link to apply online: <https://www.disabilitybenefitscenter.org/blog/how-to-apply-social-security-benefits>

Once approved for benefits, you can focus on what matters:

Your Family | Your Health | and Your Advanced Care Plan.

Resources:

- SSA's Website: <https://www.ssa.gov>
- SSA's Blue Book: <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm> |
- Cancer and SSD: <https://www.disabilitybenefitscenter.org/guide-cancer-disability-benefits>
- How to Apply: <https://www.disabilitybenefitscenter.org/blog/how-to-apply-social-security-benefits>