Diabetes and Social Security Disability Benefits

When controlled, diabetes is not an inherently disabling condition. When diabetes goes uncontrolled, however, it can cause dangerous health complications. In extreme circumstances diabetes and related health complications may prevent a patient from earning a living. In times like these, patients often turn to public assistance programs like Social Security Disability benefits for financial assistance.

As a medical professional, you've likely seen the Social Security Administration (SSA) deny many patients' applications for disability benefits—some of whom clearly need the assistance. The following article is intended to give you a better idea of how to assist a patient throughout the Social Security Disability application process and will provide you with a basic understanding of Social Security Disability requirements.

Consider the following questions:

1. **Is the patient working?**

   To determine if a person is considered disabled, the SSA will look at his or her ability to perform Substantial Gainful Activity (SGA). In 2013, a person is considered to be engaging in SGA if they earn more than $1,040. Blind individuals are considered to be engaging in SGA if they earn more than $1,750 a month. If a person is able to work and exceeds the specified SGA limits, he or she will not qualify for Social Security Disability benefits.

   If the patient is not able to work, the SSA will evaluate his or her physical and mental state to determine if they are capable of doing that they did prior to becoming disabled. If it is decided that they are capable of doing the work they previously did, they will not qualify for disability benefits.

   If an applicant is unable to do the work they did prior to becoming disabled, the SSA will determine whether or not their health condition prevents them from being retrained to do a different type of work. If the applicant is capable of learning to do a different job, they will not be approved for disability benefits.

2. **Does the patient meet the technical eligibility requirements for disability benefits?**

   The SSA offers two different types of disability benefits—Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Each of these programs has its own set of technical eligibility requirements.

   SSDI offers financial assistance to disabled workers and their qualified family members. Eligibility for SSDI is dependent upon an applicant's employment history and past Social Security tax contributions. In most cases, applicants must have earned income and paid taxes for five of the past ten years. To learn more about SSDI technical eligibility, visit the following page: http://www.disability-benefits-help.org/glossary/social-security-disability-insurance-ssdi.

   SSI benefits are offered to disabled individuals of all ages who earn very little income and have very few financial resources. Eligibility for SSI is dependent on strict financial limits put in place by

the SSA. To learn more about these financial limits, visit the following page: http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm.

3. **Does the patient meet the SSA's medical requirements?**

   The SSA will only award a person benefits if their condition is severely debilitating despite following prescribed medical treatment. Therefore, having diabetes is not enough to qualify a person for Social Security Disability benefits.

   To evaluate a person's medical eligibility the SSA will consult an official manual of disabling conditions. This manual is known as the blue book and contains medical criteria for all potentially disabling conditions. Diabetes is covered under blue book listing 9.00- Endocrine Disorders. This listing states that because diabetes can cause a variety of health complications, applicants with diabetes must qualify under the blue book listing associated with their affected body system. Related listings may include the following:

   - Amputation (Section 1.05)
   - Loss of visual acuity (Section 2.02)
   - Hearing Loss (Section 2.10/2.11)
   - Cor pulmonale secondary to chronic pulmonary vascular hypertension (Section 3.09)
   - Chronic heart failure (Section 4.02)
   - Peripheral arterial disease (Section 4.12)
   - Impairment of renal function (Section 6.02)
   - Central nervous system vascular accident (Section 11.04)
   - Peripheral neuropathies (Section 11.14)
   - Depression (Section 12.04)

   Under each of these listings you will find the specific medical criteria that an applicant must meet in order to qualify for disability benefits. If a patient is planning to apply for disability benefits it is important that they understand which blue book listings best match their health complications.

   To access all blue book listings, visit the following page: http://www.socialsecurity.gov/disability/professionals/bluebook/AdultListings.htm.

Social Security Disability Application Process

If you feel that a patient is a good fit for Social Security Disability benefits, there are several ways in which you can help them prepare for the application process. The most important way a physician or medical professional can assist a person, is to provide them with all relevant medical records. Medical records serve as proof of the person's disability and without them, their application will be denied. Medical records may include the following:

- Documentation of the patient's diagnosis.
- History of hospitalizations.
- Treatment history and the patient's response to treatment
- Findings of physical and mental examinations

You should also provide the patient with a written statement that documents his or her symptoms and the daily limitations that they cause.

Once a patient is ready to begin the application process, they can do so online or in person at their local Social Security office. Remind your patient that many applicants are denied during the initial application phase. If this occurs, an applicant can appeal this decision within 60 days of receiving notice of denial.

For more information about Social Security Disability benefits and diabetes, visit the following page: http://www.disability-benefits-help.org/disabling-conditions/diabetes-and-social-security-disability