



It Matters

Empowerment Pathways



Migraine and Social Security Disability

Social Security Disability benefits are designed to provide income to those who cannot work due to a qualified illness or injury. However, the process for obtaining these benefits can be complex, confusing, and time-consuming.

Hopefully learning more about how the Social Security Administration (the independent agency of the US government who administers Social Security Disability) defines disability and makes their decisions will help to demystify the process and increase your chances of a Disability approval when Migraine Disease makes it too difficult to work.

HOW IS DISABILITY DEFINED?

The Social Security Administration (SSA) defines disability as the inability to perform any income-producing activity because of a medically determined physical or mental impairment(s). This impairment must have lasted or be expected to last for a continuous period of no less than 12 months or to result in death. To qualify for disability benefits, the process requires that your health records show evidence of a healthcare provider's diagnosis, not just symptoms, of physical or mental impairment.

DIFFERENT DISABILITY PROGRAMS

SSA maintains and administers two Disability programs, SSDI and SSI. For both of these, an applicant must be deemed disabled by SSA. Both programs only pay for total disability- no benefits are payable for partial or short-term disability.

SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

SSDI provides benefits to disabled or blind persons who are "insured" by having previous workers' contributions made to the Social Security trust fund through FICA taxes while they were working. It provides monthly replacement income when you no longer receive salary, provides eligibility for Medicare health coverage after 24 months of coverage, can continue from initial disability to full retirement age, and in some circumstances, dependents may also be eligible for benefits from your earnings record.

SUPPLEMENTAL SECURITY INCOME (SSI)

Unlike SSDI, SSI is not funded by FICA taxes, but through general tax revenue. It is specifically designed for people with limited income and low assets who have not paid FICA taxes. To qualify for SSI, one must have less than \$2000 in liquid assets or \$3000 if a couple. There is a standard monthly payment for most people on SSI, and this payment changes annually. In most states, SSI is a qualifier for Medicaid health coverage, meaning when you are approved for SSI, you are eligible to start receiving Medicaid benefits.

HOW DOES SSA DECIDE?

SSA uses Disability Impairment Listings to make their decisions about whether someone meets the medical definition of disability. These listings include impairments known to be severe enough to keep an individual from completing any income-producing activity. At this time, Migraine disease does **not** have a listing. However, this does not mean that disability is out of reach. The absence of a listing does not mean the individual is not disabled, just means the adjudicator of the claim must handle it in a different way. There is no "typical" disability case- each case is unique and is allowed or disallowed based on several factors including supporting medical evidence, the suspected duration of illness or condition, and the claimant's ability to work & receive an income.

APPLICATION PROCESS

The Disability process starts with an application. You will need to know specific information like your dates of employment at last jobs, side effects of medication you're taking, and the date you became unable to work due to your disability. You can initiate your application for Disability by phone (800) 772-1213, online at www.ssa.gov, or in-person at your local office. It is helpful to use SSA's locator tool to find the location of closest office based on your zip code. Even if you start an application online or via telephone, you will be scheduled for an appointment with your local office to finalize and present documents. The interview can be completed over the phone if your condition hinders your ability to leave your home or be in public places. When you apply for Disability benefits, you will be screened for both SSDI and SSI programs, and you may receive two letters regarding the decision(s).

TIPS ON THE PROCESS

- Along with the application, you will need to provide medical records with proof of your disability. To avoid delays in your disability review, collect important medical records for all your diagnoses and submit them with your first application.
- Keep a diary documenting the frequency, severity, and length of time your symptoms last and how your disability impacts your daily life and include it with your application. Don't downplay your pain or other symptoms. The more forthcoming you are about how your condition affects your daily life and ability to work, the better your chances are of being approved for benefits.
- Let your treating provider know that you will need their help submitting documentation for a disability claim. Ask your provider or therapist to provide letters of support.
- SSA can require you to have a 'Consultative Exam' with a doctor of their choice. This evaluation provides additional medical information to them about the severity of your disability.
- The decision for Social Security is not generally quick. It may take 3-4 months for you to hear back.