

## **Amyotrophic Lateral Sclerosis (ALS) and Applying for Social Security Disability Benefits**

Amyotrophic lateral sclerosis (ALS), or Lou Gehrig's disease, is a neurological disorder that targets motor neurons. This results in a loss of mobility, as arm and leg muscles lose their functional ability, but other important functions also fail, such as the ability to breathe and swallow. ALS is progressive and can be slowed, but research around effective cures is still ongoing.

In the meantime, you may want to consider applying for Social Security Disability benefits to help afford treatment costs and daily expenses that sometimes become lost in all of the hustle and bustle of managing ALS. Understanding the basics of applying for this financial assistance from the Social Security Administration (SSA) can significantly help your claim be successful.

### **Benefits Programs**

Most people will apply for either Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). SSDI is a program for working adults who paid Social Security taxes until they became disabled. SSI caters more to elderly and disabled individuals with lower incomes.

In order to qualify for SSDI, you'll need an employment history, showing you have paid Social Security taxes out of your paychecks during that time. This is because SSDI is funded through the Social Security tax pool and only those who have paid into the system are eligible to take from it.

The SSA determines when you have worked long enough to receive these benefits, by using your wages earned during the time you spent working, to assign work credits. You can earn up to four work credits per year. You'll need a certain number of credits in order to qualify for SSDI, and this figure can change year to year, so make sure to check the current requirements.

There aren't any work requirements for SSI because it isn't funded through the Social Security tax pool. Since SSI is a financial need-based program, the SSA requires that applicants' finances meet specific limits for each category. For example, there are limits on income and resources that you own:

- In 2014, you can't make more than \$721 per month as an individual or \$1,082 per month as a couple. As well as you can't exceed \$2,000 in assets as an individual or \$3,000 as a couple, excluding your home and one vehicle.

### **Medical Eligibility**

The SSA maintains a guidebook of medical criteria for all of the conditions it deems disabling called the Blue Book. The Blue Book has separate sections for adults and children. Anyone seeking disability benefits must meet a Blue Book listing or their condition must equal a listing in severity in order to qualify.

ALS is listed by name in the Blue Book under Section 11.10 of Neurological Disorders. In order to meet the listing, you will need evidence supporting the diagnosis, which can come from family history, neuroimaging examination, and electrophysiological studies. There is no specific test for ALS, but these analyses can suggest ALS and rule out other conditions.

To be eligible for most disability benefits, you'll need medically objective information supporting a diagnosis and evidence showing that you are unable to work or perform daily activities. In the case of ALS, you may be put on the fast track for disability benefits through a program called compassionate

allowances, which permits payments based on minimal medical information for those who are clearly and very severely disabled.

### **The Application Process**

When you are ready to begin applying for SSD benefits, schedule an interview with a representative from your local SSA office. This is required for children's applications, but adults can also complete the application forms online if they wish.

You will need to bring as much information about your situation as possible:

- Record of doctor's visits or hospitalizations
- Lab analysis and confirmation of diagnosis
- Treatments received
- Financial or employment for SSDI or SSI

The application process takes some time to complete and the SSA could take a few weeks to make its decision, so you will want to get organized and begin preparing for the application as soon as possible. Sometimes, the SSA denies first time applications, but don't worry, a denial by the SSA doesn't mean you are unable to receive benefits. You may appeal that decision within 60 days of receiving it.

There are many resources available to guide you through the process, including disability advocates. These people are often attorneys and are experts in the disability application process. They can help you prepare your application and represent you during hearings. Advocates usually only take payment if you are approved for benefits. Whether or not you choose to hire a disability advocate, it's important that you remain organized and diligent during the process, because these benefits can often increase quality of life for those with serious conditions like ALS.