

# Disability Benefits and Alzheimer's Disease

## What you need to know ...

Alzheimer's disease is very common, affecting more than 5 million people in the U.S. Scientists across the globe are conducting research to find a cure for this devastating disease that affects so many people. In the meantime, if you or a family member has been diagnosed with Alzheimer's disease, there could be financial assistance available for you. The Social Security Administration (SSA) offers benefits for people who are no longer able to work due to a disability.

### Types of Social Security Programs Available

There are two forms of disability benefits you or your loved one could receive. Medically qualifying for both is the same, but each has its own technical qualifications.

The first form of benefits is known as Social Security Disability Insurance (SSDI). It is available for adults aged 18-65 who have a work history and have paid Social Security taxes throughout their careers.

Once approved for SSDI benefits, you will continue to receive benefits until your condition improves and you can go back to work, or you reach your full retirement age, which is 66 or 67, depending on your date of birth. Once you hit retirement age, your disability benefits will convert to retirement benefits. Payments will stay exactly the same, but there will be no limitation on how much income you can earn from working.

The second form of benefits, Supplemental Security Income (SSI), is for people of all ages. There are no work history requirements for SSI recipients, but there are certain financial restrictions. If you have a spouse who earns a moderate income, or if you have a high level of financial assets, you will not qualify for SSI. Assets include cash, stocks, life insurance, and a second home and car. The SSA will not include your primary home and vehicle when evaluating your asset level.

### Medically Qualifying for Benefits with Alzheimer's

When the SSA receives an application for disability benefits, it will compare the applicant's medical history to its own medical guide, known as the Blue Book. The Blue Book lists hundreds of conditions that could potentially qualify for benefits.

Alzheimer's disease is not listed in the Blue Book, because most people who are diagnosed with Alzheimer's disease will qualify for Social Security retirement benefits, rather than Social Security disability benefits. After age 65, you no longer qualify for SSDI benefits.

Early-onset Alzheimer's, however, is listed as a disabling condition in the Blue Book. Early-onset Alzheimer's is found on the SSA's list of Compassionate Allowances.

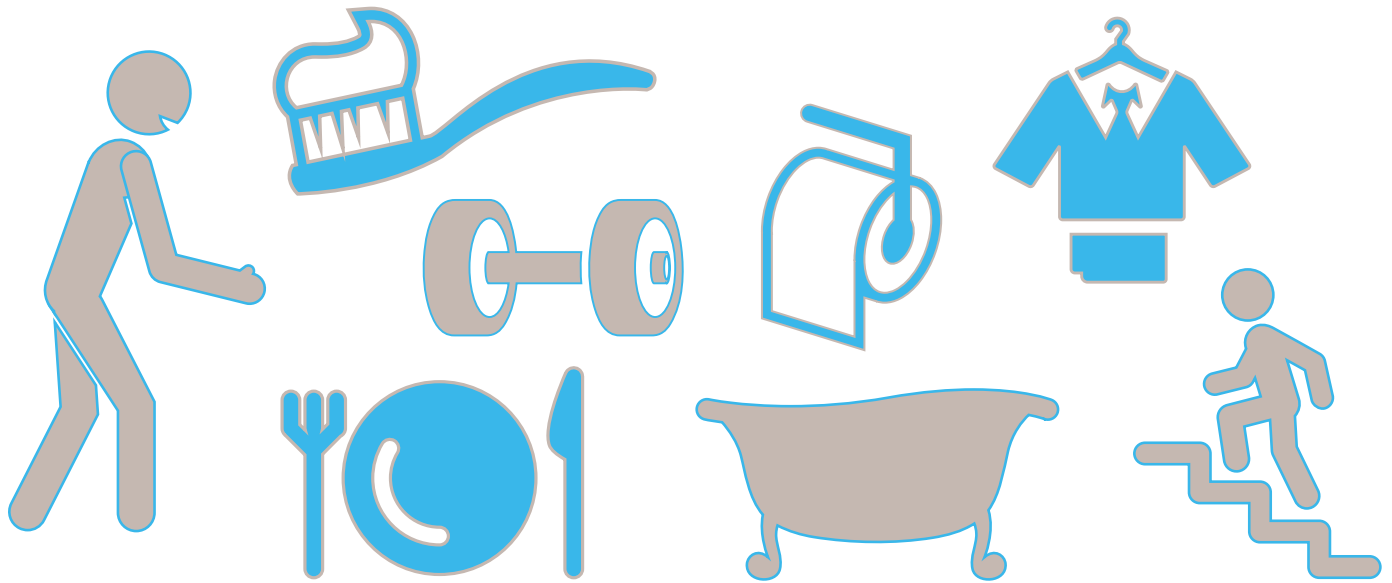
### Compassionate Allowances and Early-Onset Alzheimer's

The Compassionate Allowances list is a group of conditions that are clearly disabling and warrant immediate approval. The average Social Security disability applicant waits five months before getting approved, and can wait up to two years to get approved if their initial application is denied.

The SSA expedites the process for applicants who have been diagnosed with a condition listed as a Compassionate Allowance. Because early-onset Alzheimer's is listed on the SSA's Compassionate Allowance list, you can expect to have your application approved in as little as 10 days.

### Materials Needed to Prove Disability to the SSA

For a person with early-onset Alzheimer's to be approved for Social Security benefits, the SSA requires that you submit "clinical information [that] documents a progressive dementia." The SSA prefers information from your primary care physician, neurologist, and/or psychiatrist. Submitting evidence from multiple sources is always beneficial.



To apply for Social Security benefits, you'll need to submit a list of daily activities.

Another report that you should submit is an “activities of daily living” report. Activities of daily living are tasks you are able to perform every day to take care of yourself. These include, but are not limited to:

- Eating
- Getting dressed
- Bathing
- Personal care, such as grooming or brushing teeth
- Using the restroom
- Walking, standing and sitting for extended periods of time
- Ability to lift weight
- Climbing stairs

You can have a doctor or caregiver fill out a form outlining daily activities. You can find one online at [www.ssa.gov](http://www.ssa.gov).

One more document the SSA prefers to see to confirm a diagnosis of early-onset Alzheimer's is documentation of dementia by standardized testing. An example of an exam commonly used to diagnose Alzheimer's disease is the Clinical Dementia Rating (CDR) scale.

Keep in mind that the activities of daily living evaluation and standardized testing results are not necessarily required for you to be approved for disability benefits with early-onset Alzheimer's. But you will have a better chance of going through a smooth application process and getting approval if you submit as much medical evidence as possible.

### Applying for Social Security Benefits

There are two ways to apply for Social Security disability benefits. The first is to apply online on the SSA's website.

This is only available for people with Alzheimer's disease who qualify for SSDI benefits. You can start the application online and pause at anytime to continue later.

You can also call the SSA at **1-800-772-1213** to schedule an appointment with your local SSA office. This is the only option for SSI applicants, but SSDI applicants can apply in person as well. Keep in mind that so long as you can prove your early-onset Alzheimer's, you will be approved for disability benefits quickly. ■

*Bernard A. Krooks is managing partner of the law firm Littman Krooks LLP ([www.littmankrooks.com](http://www.littmankrooks.com)). A certified elder law attorney, he is a past president of the National Academy of Elder Law Attorneys and past president of the Special Needs Alliance.*

### Helpful Links

- Apply for benefits: [www.ssa.gov/disabilityssi/](http://www.ssa.gov/disabilityssi/)
- SSA Compassionate Allowance Listing: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0423022385>
- SSI Income Limits: [www.socialsecurity.gov/ssi/text-income-ussi.htm](http://www.socialsecurity.gov/ssi/text-income-ussi.htm)
- SSA Offices by Region: [www.disability-benefits-help.org/social-security-disability-locations](http://www.disability-benefits-help.org/social-security-disability-locations)