

LIVING WITH MEMORY LOSS SERIES

APPLYING FOR DISABILITY

Because Alzheimer's disease and other progressive memory loss disorders are eventually a disabling illnesses, you may qualify for disability assistance from some government programs.

Social Security Administration You may be eligible for two programs under Social Security. The first is the Social Security Disability Insurance program. The second is Supplemental Security Income.

The Social Security Disability Insurance program is based on both disability and prior work history. This program pays cash benefits to people who are unable to work for a year or more because of a disability. Disability is determined based on your inability to work. You are considered disabled if you can't do the work you did before and Social Security decides that you can't adjust to other work because of your disease. You can receive Social Security Disability benefits until age 65, at which time your disability benefits change to retirement benefits. The amount you receive remains the same.

Visit a Social Security office for help in completing necessary forms to apply for the program. Social Security officers will review your situation to see if you meet the basic requirements for disability benefits. Determinants include whether you have worked long enough and recently enough (a minimum of five nonconsecutive years in the past ten years), your age and medical evidence of your disability from your doctors).

How do you apply?

You should apply at any Social Security office as soon as you have your diagnosis. It takes at least 60 to 90 days to process claims, so the sooner you apply, the better. In order to file, you will need the following:

- ❖ Social Security number and proof of age
- ❖ Names, address and phone number of doctor treating you
- ❖ Names of all medications you are taking
- ❖ Medical records from your doctors, therapists, hospitals, clinics and caseworkers
- ❖ Laboratory and test results
- ❖ A summary of where you worked and the kind of work you did
- ❖ A copy of your W-2 Form

Supplemental Security Income (SSI) is based on your disability and your financial need. SSI guarantees a minimum monthly income and pays monthly benefits to people who have a disability and limited income and assets. To be considered disabled, you must have a condition that keeps you from working and is anticipated to last at least a year or result in death. The income and asset requirements are rather complex, so it is best to contact the Social Security Administration for guidelines and assistance.

The benefit amount depends on where you live. The basic SSI amount is the same nationwide, but many states add money to that amount. Contact the Social Security Administration to find out what the benefits are in your state.

Medicaid If you get SSI, you also may be eligible to get other help. For example, many people who receive SSI are eligible for Medicaid, food stamps or other social services. Medicaid is a health insurance program that helps pay doctor and hospital bills for certain low-income and needy people including some disabled people. For information about these services contact the Social Security Administration at 800-772-1213 or go to the web site at www.ssa.gov

**Information provided by the website www.mayoclinic.com*