

## **Applying for Disability for an Adult with Down Syndrome**

As the parent or caregiver of an adult with Down syndrome, you are likely familiar with the everyday challenges that a person with Down syndrome may face. Contrary to what some may believe, adults with Down syndrome are often capable of maintaining employment and living independently. This level of self-sufficiency often requires years of educational support and occupational therapy.

On the other hand, some adults who have Down syndrome may never be able to work or live without supportive care. In circumstances like these—and even in circumstances where individuals are able to work and live alone—adults with Down syndrome may require financial assistance. Fortunately, the Social Security Administration (SSA) recognizes this need and offers Social Security Disability benefits to qualified adults who have Down syndrome.

The following information will offer a general overview of Social Security Disability benefits and will prepare you to begin the application process.

### **Acting on Behalf of a Disabled Individual**

The same limitations that may prevent an individual from maintaining gainful employment may also prevent him or her from applying for benefits on their own. Because of this, the SSA allows a third party to apply on behalf of a disabled individual. This can be a parent, family member, or caretaker.

### **Disability Benefit Options**

The SSA runs two separate Social Security Disability benefit programs. Each has its own set of technical eligibility requirements. These are as follows:

- Social Security Disability Insurance (SSDI) – SSDI provides financial assistance to disabled workers and their eligible family members. A person with Down syndrome will only qualify for SSDI if he or she has been employed in the past and has paid Social Security taxes. If the applicant does not have enough work history, but has a parent who already receives SSDI, he or she may be eligible to receive auxiliary benefits as an “adult child”. An adult child is an individual older than 18 who became disabled before age 22.

Learn more about qualifying for SSDI, here: <http://www.disability-benefits-help.org/glossary/social-security-disability-insurance-ssdi>.

- Supplemental Security Income (SSI) – is a need-based program that offers financial assistance to individuals who earn very little income and who have few financial resources. SSI has no work or tax requirements. Instead, eligibility for SSI is based solely on the financial limitations put in place by the SSA.

Learn more about qualifying for SSI, here: <http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm>.

## Medical Eligibility

In addition to the technical eligibility requirements for one or both of the disability programs, eligibility for benefits is also based on certain medical requirements. These requirements can be found in the SSA's Blue Book. Essentially, the Blue Book is the SSA's official guide of disabling conditions.

Adults who have Down syndrome will be evaluated based on the criteria listed in Blue Book section 10.06. This listing requires applicants with Down syndrome to produce the following medical evidence:

- A laboratory report of a karyotype analysis that has been signed by a doctor  
OR
- A laboratory report of a karyotype analysis that has not been signed by a doctor and is accompanied by a signed statement from a physician reporting a definitive diagnosis.

If a karyotype analysis has not been performed, you can also meet the SSA's evidentiary requirements by producing the following documents:

- a physician's report that documents the distinctive physical features of Down syndrome along with evidence that he or she functions at a level that is typical of individuals with Down syndrome.

View this complete Blue Book listing, here:

<http://www.ssa.gov/disability/professionals/bluebook/10.00-MultipleBody-Adult.htm>.

## Applying for Benefits

To begin the application process, you can either:

- Schedule an appointment to complete the application in person at your local SSA office  
OR
- Complete the application online with the SSA's website

Regardless of how you choose to apply, you should collect as much of the required medical documentation prior to submitting your claim. If documents are missing, the SSA can help you to collect these. However, this can cause delays in the processing of the application.

The average wait for a decision after submitting an application is about four months. It is important that you prepare yourself to face the possibility of receiving a denial. If this happens, do not give up. You have 60 days in which to appeal this decision. Although this may seem overwhelming and discouraging, many more applications are approved during the appeals process than during the initial application.

For more information about Down syndrome and Social Security Disability benefits, visit Social Security Disability Help. (<http://www.disability-benefits-help.org/disabling-conditions/down-syndrome-and-social-security-disability>)