

## How Social Security Can Help

**A**re you on dialysis or did you receive a kidney transplant within the past 12 months? You may be able to work just fine, but, if not, Social Security may be able to help you if it determines you are disabled. Depending on your health and outlook, that can be an emotional blow. But it also can help you to get money from a Social Security disability program—money that can help pay bills until you get strong enough to return to work or develop skills for a new job. In fact, if you do get money from these programs, you may qualify for work incentive programs that can help you get back to work.

### How Social Security defines disability

Social Security has a very strict definition of disability.

- It must be the result of a mental or physical condition, such as chronic kidney disease (CKD), that has lasted, or is expected to last, at least one year. If you are in the early stages of the disease, you may not qualify, but if you need dialysis or a transplant, you probably will qualify.
- You must not be able to do “substantial” work because of your kidney disease. This means you are unable to earn more than a specific amount of money each month. That amount,

which was \$830 in 2005, goes up every year. Call Social Security at 1-800-772-1213 to find out the current limit, or go online to [www.socialsecurity.gov](http://www.socialsecurity.gov). There is a Questions About box at the top of the home page and a drop-down list of subjects. Choose Disability and click Go.

### Social Security Disability Insurance (SSDI)

If you have held a job and paid Social Security taxes, you will be able to get monthly payments from the Social Security Disability Insurance (SSDI) program if you meet Social Security’s definition of disability and have worked long enough to qualify. The Social Security statement you receive every year tells you if you qualify for disability income and how much you could receive. It also tells you, if you are eligible for SSDI, whether your spouse and children can get benefits, too. The amount depends on how much you paid in Social Security taxes when you worked. If you need a copy of your statement, call Social Security at 1-800-772-1213 or go online to [www.socialsecurity.gov](http://www.socialsecurity.gov) and click My Social Security Statement.



## Supplemental Security Income (SSI)

The Supplemental Security Income (SSI) program gives money to adults and children who are disabled, have limited income, do not have much in savings or financial assets, and have little or no work history. In 2005, the maximum monthly payment was \$579 to an individual and \$869 to couples. The amount you receive depends on your situation, including what income you receive from work, help you receive from friends and relatives, and where you live. People who get SSI usually get food stamps and Medicaid, too. Some states will add money to the amount SSI gives. To find out more, call Social Security at 1-800-772-1213, or visit [www.socialsecurity.gov](http://www.socialsecurity.gov). Choose Supplemental Security Income from the drop-down list of subjects in the Questions About box at the top of the home page and click Go.

## How to apply for SSDI and SSI

You can apply for SSDI or SSI by scheduling an interview in person at your local Social Security office or over the phone. The person who interviews you will ask for a lot of personal information about you, your kidney disease,

and any other conditions you have that limit your ability to work in order to fill out a Disability Report Form, SSA-3368. Use the Disability Interview Checklist that follows to gather the information you need for your interview. You also may fill out the Disability Report Form and bring it with you to the interview. Ask your local office to send you a form, or fill it out online at [www.socialsecurity.gov](http://www.socialsecurity.gov). Under Disability and SSI, click Apply for Disability Benefits.

It can take several months to hear if you are approved for payments, but Social Security tends to review applications from people with kidney disease more quickly. If approved, your first SSDI check will arrive in the sixth month after Social Security finds you disabled. The first five months are considered an SSDI waiting period and you will not get any SSDI checks during those months. SSI checks can start coming sooner because there is no waiting period for SSI. In fact, if you have limited income or savings, you may get SSI while waiting for SSDI. If you are not approved, you can file an appeal with your local Social Security office, but you must do it within 60 days after receiving the denial letter. This letter will explain your appeal rights.

## Disability Interview Checklist

Use this checklist to help you gather the information you will be asked in your disability interview. If you don't have some information, go ahead with the interview. Social Security will help you find it.

My local Social Security office: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Contact person: \_\_\_\_\_

Date and time of appointment: \_\_\_\_\_

Questions you want to ask: \_\_\_\_\_

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### Personal information:

- Birth certificate
- Proof of U.S. citizenship or legal residency
- Military discharge papers (if applicable)
- Social Security numbers of your spouse and children
- Checking and savings account numbers if you have them

### Job information:

- Last year's W-2 form or federal income tax return
- Jobs and dates you worked in the 15 years before becoming disabled

### Medical information:

- Names, addresses, and phone numbers of all doctors and places where you have had medical treatment (hospitals, clinics)
- Dates seen by each doctor/treating source
- List of medications you are taking
- Medical records you have
- How your health condition affects your daily life

*“Finances are one of the top issues people have to deal with when facing CKD. If you are working, continue that work if at all possible. If you have insurance through your job, try to keep that insurance. Never be afraid to ask for help and let your health-care team know if you are struggling financially. They’ll help you sort through the requirements of government agencies and other organizations to see if you qualify for help. You may need to go on disability until you can get back on your feet. If the job you had before CKD is too strenuous, vocational rehab can help you get training for a different job.”*



# Heather Powell