

Qualifying for Disability Benefits with Cystic Fibrosis

Cystic Fibrosis, or CF, is a genetic disorder that affects thousands of people across the US. If you or your child is experiencing severe difficulties due to your pulmonary disorder, Social Security benefits may be an option. Created to help people in need, both Social Security disability benefits provide financial assistance to those who are unable to work due to their disability.

Qualifications for Social Security benefits are broken into two categories: medical and technical.

Medical Qualifications

The first step when determining if an application qualifies for disability insurance is determining the level of disability. This involves comparing an applicant's diagnosis to the "Blue Book" — a list of all pre-approved disabilities certified by the Social Security Administration (SSA).

Adults with cystic fibrosis may qualify under Section 3: Respiratory Disorders under subsection 3.04 (which is specifically for people with CF.) To qualify, a patient must present medical evidence in the form of medical imaging, spirometry tests, pulse oximetry tests, ABG tests, or other pulmonary function tests to prove the severity of their illness. The more evidence or disability supplied, the more likely it is for an applicant to receive insurance.

Children with CF qualify in much the same way as adults — the same tests as described above can be used to determine the severity of a child's illness. For children that are too young to participate in certain tests, certain imaging findings may be enough to prove disability. Children with more severe CF may even qualify for a [Compassionate Allowance](#)¹. This allows families to skip the typical waiting period and receive benefits *while* their child's application is being processed.

Technical Qualifications

The SSA also evaluates income when considering eligibility. Depending on age and work history, different types of benefits may be available to certain applicants.

If an applicant with CF is 18 or older, he or she may qualify for SSI or SSDI, depending on his or her work history. SSDI is for adults with a past work history that have contributed enough money (called “[work credits](#)”²) to Social Security to qualify for support.

Being awarded SSDI means receiving monthly benefits as well as Medicare coverage. For those who make under a certain amount or have been unable to work due to their diagnosis, SSI may be the best option. SSI eligibility is determined regardless of past work history and can be awarded to any disabled person without enough income. Being awarded SSI means receiving monthly benefits as well as Medicaid coverage. For certain applicants, it is even possible to receive SSI and SSDI at the same time.

If an applicant with CF is under 18, SSI is an available option. However, because applicants are not of working age, their income is evaluated using a process called “deemed income”. This means that a portion of their parent(s) income is evaluated on their behalf to determine what funds are available to the child. Depending on family size and number of earners, income limits may vary. For example: if an only child with CF is raised at home by a single parent, they can earn no more than \$3,057/month in order for their child to qualify for SSI. In contrast, if a child with CF is raised by both parents in a home with 2 other non-disabled children, the income limit is \$4,525 instead.

Applying for Benefits

[Applications for SSDI](#)³ can be found online. FAQs and other important information can also be found here if you have any questions about the ap-

plication or the process. Applications can also be filed in person at your local Social Security office.

Applications for SSI are currently unavailable online. However, it is recommended that the Online Application for Disability Benefits be filled out prior to applying for benefits. While this isn't the official application, the information provided can be transferred to your application and helps to start the disability process. An appointment can then be made to fill out an application by calling your local Social Security office.

For applicants under 18, it is recommended that an online [Child Disability Report](#)⁴ also be filled out by an adult prior to the SSI application. This report gives information about the child's disability and also gives the child's doctor(s) permission to share information with the SSA. An appointment can then be made to fill out an application by calling your [local Social Security office](#)⁵.

¹ <http://www.disabilitybenefitscenter.org/compassionate-allowances>

² <http://www.disabilitybenefitscenter.org/glossary/social-security-disability-work-credit>

³ <https://www.ssa.gov/disabilityssi/>

⁴ <https://www.ssa.gov/disabilityssi/apply-child.html>

⁵ <http://www.disabilitybenefitscenter.org/state-social-security-disability>