

Disability Insurance and Benefits

People with memory loss or dementia may need to stop working or change the kind of work they do. This can mean a loss of income.

Disability insurance pays benefits to people who are not able to work for a long time because of a disability such as an illness.

- The Social Security Administration (SSA) has 2 disability programs:
 - Social Security Disability Insurance (SSDI) pays benefits to you and certain family members if you are “insured.” This means you must have worked and paid Social Security taxes for a certain length of time.
 - Supplemental Security Income (SSI) pays benefits based on financial need.

For the most recent information about these programs, visit www.socialsecurity.gov.

- Some employers offer disability coverage. Talk with staff at your company’s human resources department.

Who qualifies for SSDI?

SSA considers a person disabled if all 3 of these conditions are met:

- They cannot do the work they did before;
- SSA agrees they cannot adjust to other work because of their health condition(s); **and**
- Their disability has lasted or is expected to last for at least 1 year, or it is expected to result in death.

The SSA has a Compassionate Allowances (CAL) initiative that allows some applications for disability to be processed more quickly. This is done for applicants with certain conditions. The list of conditions that qualify for CAL includes:

- Amyotrophic lateral sclerosis (ALS)
- Creutzfeldt-Jacob disease (CJD)

- Younger-onset Alzheimer disease
- Frontotemporal dementia (FTD), Pick disease-Type A-Adult
- Lewy body dementia
- Mixed dementias

To learn more about Compassionate Allowances, visit www.ssa.gov/compassionateallowances.

How do I apply for SSDI or SSI?

There are 2 ways you can apply:

- To apply online, visit www.socialsecurity.gov.
- To apply in person, visit your local SSA office. To find your local office, visit <https://secure.ssa.gov/ICON/main.jsp>. Enter your zip code and click on “Locate.”

You can apply for disability even if you are still able to do some of your job. You can return to limited work after you are approved. If you return to work, SSA will look carefully at your work to be sure:

- It is not the same as your usual work; **and**
- You cannot do your usual work because of your disability.

When you apply, you must sign release of information forms. This allows SSA to contact your healthcare providers. They can also access your medical records to confirm your disability.

What happens after I apply?

SSA will review your application. They will send you a letter restating what you wrote on the application. This is your chance to change anything that is not correct.

Some people request a letter from their provider to confirm their disability. This may not be needed, since SSA will have access to your medical records.

If your application is denied, you can apply again in 3 months.