

Applying for Disability Benefits with a Brain or Spine Injury

Brain or spine injuries may affect your mental and physical abilities and can take a significant toll on every aspect of life, including employment. When an injury is severe enough that it stops you from working or from working as you once did, it can qualify for Social Security disability.

These benefits, which are paid monthly, can help you manage without income from employment. Although disability payments may not equal your previous employment income, benefits can ease your financial concerns and allow you to keep up with everyday bills, living expenses, medical costs, and other expenditures.

Medically Qualifying with a Brain Injury

The Social Security Administration (SSA) maintains a manual called the <u>Blue Book</u>, which contains standard disability listings. Each listing outlines how severe an impairment must be for it to meet eligibility requirements. Brain injuries are covered in <u>Section 11.18</u>.

Because brain injuries can cause a range of issues and every person faces unique challenges, the SSA reviews these applications by looking at a variety of disability listings. If for example, your brain injury causes seizures, then the SSA would consult the listing for Convulsive or Non-convulsive Epilepsy to decide if you can qualify under one of these. These listings are found in Sections <u>11.02</u> and <u>11.03</u>, respectively.

Other listings that may be consulted during your disability review include <u>Section 11.04</u>, which covers Strokes, and <u>Section 12.02</u>, which details eligibility for an Organic Mental Disorder. Dependent upon your symptoms and complications, the SSA may review other listings as well, including <u>Section 2.09</u>, for speech impairments, <u>Section 12.05</u>, for intellectual disabilities or loss of cognitive abilities, and <u>Section 12.06</u>, for anxiety disorders, to name just a few.

Medically Qualifying with a Spinal Injury

Spinal Cord injuries may qualify under <u>Section 1.04- Disorders of the Spine</u> in the Blue Book. With this listing, you would need to provide medical documents establishing damage to the spinal cord. Specifically, you would need to prove that your injury has caused nerve root compression, leading to a reduction in mobility, pain, and weakness. If your injury has resulted in paralysis, you may also qualify under <u>Section 11-Neurological Disorders</u> as well.

Medical Records and Disability Approval

With any disability application, <u>medical records play a key role</u> in approval for benefits. With brain injuries, especially when you don't meet a single disability listing in the Blue Book, medical records are



even more important. This is because the SSA needs to be able to see the combined effects of all your symptoms and complications make it impossible for you to maintain gainful employment.

Your doctor is your partner in not just your healthcare but also your application for disability. He or she is a resource for understanding disability requirements and providing the SSA with access to the records they need to approve you for benefits. Work closely with your doctor during the disability application and review processes and don't hesitate to call on him or her to assist whenever needed.

The SSA's Disability Programs and Applying for Benefits

Disability may be available through one or both of the SSA's programs, dependent upon your unique situation. You will want to consider applying for both of these programs when you seek disability approval:

- SSDI, or Social Security Disability Insurance, is a program for disabled workers that paid Social Security taxes during the course of their employment history.
- SSI, or Supplemental Security Income, is a program for disabled individuals that have minimal income and other financial resources.

SSDI applications can be completed <u>online</u> or at the <u>local SSA office</u>. SSI applications however require a personal interview with an SSA representative and these interviews are usually held at the local SSA branch. In some cases, applicants can complete their SSDI and/or SSI applications via phone as well, by calling 1-800-772-1213.