Qualifying for Social Security Disability with An Intellectual Disability

If your child or other relative has been diagnosed with an intellectual disability and that condition keeps them from being able to work to earn a living or affects their daily living, they might be eligible to receive financial assistance through the Social Security Administration (SSA). The SSA oversees disability programs that provide monthly benefits to individuals who are unable to work. While medical qualification for intellectual disabilities is very possible, there are technical eligibility requirements that must be met. In most cases, individuals who have intellectual disabilities will qualify for Supplemental Security Income (SSI) because they don’t have the work history to have earned adequate credits for Social Security Disability Insurance (SSDI). SSI does have strict financial requirements involving income, resources, and overall financial status.

The Application Process for An Adult

The application process for SSI benefits for an adult with intellectual disabilities is usually much easier. The income limits for an adult seeking SSI in 2019 includes a resource limit of $2,000 for individuals and $3,000 for couples. The monthly income exclusions are $65 of earned income and $20 of unearned income. The substantial gainful activity (SGA) level for those who are not blind is $1,220 per month. The maximum SSI payment is $771 per month for an individual or $1,157 per couple.

The Application Process for A Child

It is more challenging for a child to qualify for SSI because half of the parents’ income will be evaluated toward the financial needs of the child. While you can have as much as $2,000 in savings, there are limits on monthly earnings. As an example, a two-parent family with three minor children – one of whom medically qualifies as disabled – cannot earn more than $55,000 annually and the child with the disability still qualify for SSI benefits. Even if your child continues to live with you, your income no longer counts against SSI benefits after he or she turns 18.

The Medical Requirements To Qualify For SSI With An Intellectual Disability

A medical guide, called the Blue Book, is used to determine if an individual qualifies for disability benefits. Section 12.05 of the Blue Book pertains to general intellectual disabilities. A claimant has two ways to meet the qualification requirements when using the Blue Book approach.

The individual has both these symptoms:

- Difficulty functioning alone, making him or her reliant on others for their personal needs, such as personal hygiene, eating meals, and using the bathroom.
• Significantly lower intellectual functioning levels that leaves him or her unable to participate in standardized evaluations or tests.

OR

The individual has an IQ score that falls below 70 or an IQ score between 71 and 75 with a verbal IQ score of 70 or less. Your loved one must show what is “extreme” limitations in one of these areas or has moderate limitations in two of these areas:

• Controlling tempers or emotions
• Interacting with other people
• Applying, understanding and remembering new information
• Concentrating and then completing tasks

Both these qualification approaches indicate the individual’s disability must have started before reaching 22 years of age.

Getting the Application Process Started

The application process can begin online at the SSA’s website, but the process must finish at your local SSA office. To schedule an appointment for the application process, call (800) 772-1213 today.

Resources Found Via:

• https://www.ssa.gov
• https://www.ssa.gov/ssi/
• https://www.ssa.gov/disability/
• https://www.ssa.gov/ssi/text-income-ussi.htm
• https://www.ssa.gov/disability/professionals/bluebook/12.00-MentalDisorders-Adult.htm#12_05