

Social Security Disability Benefits and Mental Illness

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If mental illness has interfered with your ability to work and earn a living, you may be eligible for disability benefits from the Social Security Administration (SSA). These benefits can help you cover the costs of treatments, therapies, medications, and other daily expenses. Unfortunately, applying for disability benefits can be a long and overwhelming process.

The following article is intended to serve as a starting point for those who are interested in applying for disability benefits with a mental illness.

Social Security Disability Benefit Programs

There are two main federal benefit programs available to disabled individuals in the United States. The first, Social Security Disability Income (SSDI), supports disabled workers under age 65. In order to qualify, you must have a physical or mental condition that prevents you from working, you must have extensive work history, and you must have paid Social Security taxes throughout your working years. The SSA uses “work credits” to measure each applicant’s eligibility for SSDI benefits. Learn more about work credits and SSDI eligibility, here: <http://www.disability-benefits-help.org/ssdi/qualify-for-ssdi>.

The other benefit program, Supplemental Security Income (SSI), is intended to provide financial assistance to low income individuals who are elderly or disabled. Unlike SSDI benefits, eligibility for SSI is based on strict financial limits. SSI has no age limits and is often the best fit for children, teens, and young adults who have limited work experience. For more information about SSI eligibility, visit the following page: <http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm>.

In certain circumstances, applicants may be able to receive benefits from both programs.

Social Security Disability Medical Requirements

In addition to the non-medical requirements explained in the section above, applicants must also meet disability-specific medical requirements. These requirements are published in a guidebook called *Evaluating Disability Under Social Security*—more commonly referred to as the blue book. The blue book is broken up into many different sections. Each section contains the SSA’s medical criteria for a specific condition or group of conditions.

All mental conditions are evaluated under blue book listing 12.00- Mental Disorders. This section covers the following conditions:

- Organic mental disorders
- Schizophrenic, paranoid, and other psychotic disorders
- Affective disorders
- Intellectual disabilities
- Anxiety-related disorders
- Somatoform disorders
- Personality disorders
- Substance addiction disorders
- Autistic disorders and other pervasive developmental disorders

Before applying for disability benefits, identify the listing under which you qualify. Be sure to collect medical records proving that you meet the standards of this listing and submit them along with your application. These blue book listings can be accessed, here: <http://www.ssa.gov/disability/professionals/bluebook/12.00-MentalDisorders-Adult.htm>.

If you do not meet the standards of a blue book listing but are unable to work due to a mental and/or physical disability, you may be able to qualify under something called a medical vocational allowance. This means that the SSA will determine whether or not you are capable of working by evaluating your work history, age, and physical and mental capabilities.

If the SSA determines that you are capable of working, they will deny your application for benefits and provide you with different career suggestions. If the SSA determines that you cannot work at any type of job, you will be awarded benefits—regardless of whether or not you meet a specific blue book listing.

Beginning the Application

The initial application for disability benefits is made up of several different forms. You can begin the application by filling out the forms online or by scheduling an in person interview with a representative from the SSA.

Before submitting your application, be sure to collect the medical and financial information you need to demonstrate your eligibility for SSD benefits. This includes medical records, treatment notes, and statements from psychiatrists or therapists. You will also need a record of employment, wages, or other non-medical information required by the specific program for which you are applying. For a complete list of required documentation, visit the following page: <http://www.socialsecurity.gov/disability/Documents/Checklist%20-%20Adult.pdf>.

The wait time for a decision can be anywhere from a few months to a year or longer. The SSA denies many initial applications. In the event this happens to you, you must remain persistent. You may appeal the denial within 60 days before you having to begin the application over.

For more information regarding mental illness and disability benefits, visit the following page: <http://www.disability-benefits-help.org/disabling-conditions/mental-disorders>.

Returning to Work

If, after you have already been receiving disability benefits, you wish to return to the workforce, the SSA offers different supports to ease your transition. These programs and rules allow you to attempt to return to work without compromising your benefits—should your attempt to work fail. Learn more about work incentives, here: <http://www.ssa.gov/disabilityresearch/wi/generalinfo.htm#work>.