

Applying for Disability Benefits with Neurofibromatosis

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www.disability-benefits-help.org/blog

The Neurofibromatoses (NF) are conditions that can potentially qualify you for Social Security Disability (SSD) benefits. Whether you suffer from NF1, NF2 or schwannomatosis, SSD benefits may be available to you. However, in order to qualify for benefits, you will need to meet both the technical and medical eligibility criteria.

The Social Security Administration's Disability Programs

There are two disability programs made available through the Social Security Administration (SSA):

- Social Security Disability Insurance (SSDI) – which provides benefits to eligible workers that are no longer able to maintain gainful employment and who have over the course of their employment paid Social Security taxes (FICA). This program also provides benefits, under certain circumstances, to the dependents of disabled workers.
- Supplemental Security Income (SSI) – which provides benefits to eligible individuals who demonstrate financial need, including disabled workers who also qualify for SSDI and individuals who meet the other eligibility criteria but who do not meet the requirements for receiving SSDI.

To qualify for SSDI and/or SSI, you must show that your specific complications prevent you from maintaining gainful employment through medical records. You must also satisfy the financial criteria for eligibility under the guidelines of each program. To learn more about the financial eligibility for each program, please visit:

http://ssa-custhelp.ssa.gov/app/answers/detail/a_id/245/~/_/difference-between-social-security-disability-and-ssi-disability

Medical Eligibility for SSD Benefits

The SSA uses a manual called the Blue Book (<http://www.ssa.gov/disability/professionals/bluebook/>) to determine whether or not a given condition qualifies for benefits. Neurofibromatosis is not among the listing, but that does not mean you cannot qualify for disability benefits.

The SSA first reviews applications to see if they meet a listed condition exactly. Those that don't are then compared to other listed conditions to see if they "match" a listing in level of severity and symptoms.

Matching a Listing with NF1, NF2 or Schwannomatosis

NF1, NF2 and schwannomatosis can lead to a variety of different medical complications. Listed below are some of the more common complications that may lead to the inability to maintain gainful employment as well as the section in the blue book where those complications are found:

- Section 1.00 Musculoskeletal System - This includes reconstructive surgery, or surgical arthrodesis of a major weight-bearing joint; disorders of the spine and amputation.
- Section 2.00 Special Senses and Speech – This includes Visual Impairment (2.02, 2.03, and 2.04) and hearing impairment (2.07, 2.10, and 2.11)
- Section 9.00 Endocrine Disorders
- Section 11.00 Neurological – This includes epilepsy (11.02, 11.03); brain tumors (11.05); spinal cord or nerve root lesions (11.08); and peripheral neuropathies (11.14)
- Section 13.00 Malignant Neoplastic Diseases (ie. Cancer)

Again, these are just some of the complications that could lead to severe impairment in NF1, NF2 or schwannomatosis. If you have some other kind of disability, check the blue book to see whether or not the SSA has a listing for that condition.

What if You Don't Match a Listing?

Even if your disability application does not match a listed condition with the SSA, you can still potentially qualify for SSDI and/or SSI benefits. To do so, you must show that your “residual functional capacity” (RFC) is so limited by your neurofibromatosis that you are unable to earn a gainful living.

An RFC analysis is completed by the SSA using the documentation present in your disability application and specific details provided by you and your doctor on RFC report forms. If the SSA's analysis shows your RFC prevents employment, then you will qualify for SSD benefits under a medical vocational allowance.

Applying for Benefits and What to Expect

You can apply for disability online (<http://www.ssa.gov/applyfordisability/>) or by making an appointment to apply in person at your local SSA office.

To schedule an appointment with your local office, call the SSA's main helpline at 1-800-772-1213, or if you're hearing impaired, dial 1-800-325-0778.

Whether you apply online or in person, you should expect a significant wait for a decision on your claim. It can take several months for the initial review to be completed and even then you may be denied benefits.

If denied, you can request a reconsideration review and an appeal hearing, if necessary. Having the assistance of a Social Security advocate or attorney who is familiar with NF disability claims can potentially increase your chances of being approved for benefits.