

Social Security Expands Automatic Disability List

By Wesley E. Wright and Molly Dear Abshire, as published in the Houston Chronicle Senior Living Section on May 19, 2010.

In a move that reflects a changing federal government, the Social Security Administration has added 38 new conditions that will be eligible for a fast-track through the disability process in order to qualify for benefits.

In the past, the Social Security Administration has an original list of 50 conditions that get fast-tracked through the sometimes frustrating disability process by way of a program called Compassionate Allowances. The original list contained many types of cancers and terminal conditions that, when officially diagnosed, would help people receive benefits faster.

The new list, which became effective as of March 1, includes among the newly added 38 conditions, early onset Alzheimer's disease.

This will help those individuals who have developed the condition and have not yet reached 65 years of age to qualify for benefits. It has been estimated that the new fast-tracked conditions could create 50,000 new cases helping individuals receive benefits in 2010 alone.

Michael J. Astrue, Commissioner of the Social Security Administration, said the SSA "will continue to hold hearings and look for other diseases and conditions that can be added to our list of Compassionate Allowances. There can be no higher priority than getting disability benefits quickly to those Americans with these severe and life-threatening conditions. The expansion we are announcing today means tens of thousands of Americans with devastating disabilities will now get approved for benefits in a matter of days rather than months and years."

The SSA held many collaborative hearings and worked with many specialized groups to identify and approve the additional conditions and diseases including: the National Institutes of Health, the Alzheimer's Association, and the National Organization for Rare Disorders, as well as others. A person who has been diagnosed with Alzheimer's disease, generally will develop significant cognitive impairment that can cause a great deal of interference with many activities of daily living, including the ability to work.

An individual with this particular disease could endure great financial and emotional distress as they make the journey through the decline and transition stages that will follow.

SSA began providing information about the new 38 conditions for the public electronically on March 1.

Many people, believe it or not, are unaware that the illness or medical problem they have, whether it is one of the conditions that are fast-tracked through the Compassionate Allowances initiative or not, may be eligible for this disability benefit. Many don't realize that they worked and paid into this federally administered program and potentially are entitled to monthly compensation once they have been approved.

Every year, the SSA sends out a notice of Social Security Benefits to all Americans who have worked and paid into the system. Many people look at the first paragraph to see what the SSA would pay them when they reach retirement age and then file it or throw the notice away. If a closer look is taken, the reader would see a second section giving notification of how much they would receive if they become disabled. If a previously working individual because of their diagnosis of a condition is eligible, the person will begin receiving the monthly benefit, called Social Security Disability Income or SSDI.