

Checklist for Applying for Social Security Disability and Supplemental Security Income Benefits due to Early-Onset (Younger-Onset) Alzheimer's Disease

Social Security pays benefits to people who are totally disabled and unable to work. Federal law follows a strict definition of "disability." Under that definition, you are considered disabled if:

- You cannot do work at the substantial gainful activity (SGA) level because of your medical condition.
- You cannot do work you did previously or adjust to other work because of your medical condition.
- Your condition has lasted or is expected to last for at least 1 year or to result in death.

In addition to meeting their definition of disabled, you must have worked long enough and within a recent time frame under Social Security to qualify for disability benefits. Two programs administered by the Social Security Administration (SSA) provide monthly disability benefit checks:

- **Social Security Disability Insurance (SSDI):** Benefits paid to you and certain members of your family if you are "insured," meaning that you worked long enough and paid Social Security taxes.
- **Supplemental Security Income (SSI):** Payments based on financial need for those who are age 65 or older, blind or disabled.

While the programs are different, SSA uses the same criteria to determine if an applicant is disabled due to early-onset (sometimes referred to as younger-onset) Alzheimer's disease or other dementia, which occurs when a person is under age 65.

Compassionate Allowances

The Compassionate Allowance (CAL) initiative is a way to expedite the processing of SSDI and SSI claims for applicants with certain medical conditions. The following diseases are currently listed under CAL:

- Adult-onset Huntington's disease
- Creutzfeldt-Jakob disease (CJD)
- Early-onset Alzheimer's disease
- Frontotemporal dementia (FTD), Pick's disease - Type A
- Lewy body dementia
- Mixed dementia

- Primary Progressive Aphasia (PPA)
- Progressive Supranuclear Palsy (PSP)
- The ALS Parkinsonism Dementia Complex

For the complete list of CAL conditions, visit:

<https://www.ssa.gov/compassionateallowances/conditions.htm>

To learn more about CAL conditions, visit:

<https://www.ssa.gov/compassionateallowances/index.htm>

How to apply for disability for a person with CAL

There is no special application; however SSA will expedite the applications of those with a CAL condition. Individuals apply using the standard SSA process for filing claims for SSDI and SSI benefits:

- Online: <https://www.ssa.gov/disabilityssi/apply.html>
- Local office: Call 800.772.1213 (TTY: 800.325.0778) to find your local office.
 - It's strongly recommended that you call to schedule an appointment; do not walk in for service without an appointment.

The Social Security Administration provides helpful information on how to apply for disability benefits on their website:

<https://www.ssa.gov/planners/disability/dapply.html>

Important tips when applying

- You should apply for benefits if you have early-onset Alzheimer's disease or another dementia and are unable to work.
- Do not delay applying for SSDI benefits. You may lose substantial benefits by waiting.
- When asked by the SSA claims representative what the disabling condition is, specify early-onset Alzheimer's, not "younger-onset" Alzheimer's disease or just "Alzheimer's disease." It will help to use SSA's terminology.
- Consider asking family members, friends or a professional to assist you with the application process.

General information needed about the person with a CAL condition (summarized)

- Birth and citizenship information (permanent resident card if not a U.S. citizen).
- Social security number.
- Marriage and divorce information.
- Names and birthdates of children.
- U.S. military service information.

- Employment details for current year and prior two years (not including self-employment).
- Self-employment details for current year and prior two years.
- Job history for the past 15 years including dates and job duties.
- Education and training completed.
- Checking and savings account information (including your bank account's nine-digit routing number if you want direct deposit).
- Medical records from workers' compensation settlements, vocational rehab services, public welfare, prison or jail, an attorney or any another place.
- Name, address and phone number of someone who knows about your medical condition(s) and can help you with your claim.

The SSA provides comprehensive checklists for applicants:

<https://www.ssa.gov/disability/Documents/SSA-1170-KIT.pdf>. Separate checklists are available for online submissions and in-person meetings.

- SSA advises that you do not delay filing your application, even if you do not have all of the information needed.

Medical information needed

To prove you have been diagnosed with early-onset Alzheimer's or another dementia currently listed as CAL, you will need to supply the following:

- Names, addresses and phone numbers of your health care providers, including primary care physician, neurologist, neuropsychologist and/or psychiatrist.
- Detailed list of medical condition(s), medications (including who prescribed them and why) and names and dates of medical tests (including who sent you for them).
- Name and dosage information for all medications you are taking or have taken, especially for early-onset Alzheimer's or dementia.
- Medical records from your health care providers, including primary care physician, neurologist, neuropsychologist and/or psychiatrist. (Medical release form: **<https://www.ssa.gov/forms/ssa-827.pdf>**).
 - It's helpful and important for your health records to show that there is a progressive decline in function or test scores over time. Your record must state you have early-onset Alzheimer's disease or another dementia.
 - Relevant clinical information, which should be included in the medical records, such as history of onset (approximate time when symptoms began); description of cognitive and functional impairments at home and at work; results from neurological, cognitive or neuropsychological examinations; and results from neuroimaging.

- o Documentation of dementia by standardized testing, such as Clinical Dementia Rating (CDR) with a score of > 1, Mini Mental State Exam (MMSE) of <24, or equivalent test, is helpful.
- o If you don't have the medical records, SSA will help you get them, but this may delay the determination process.
- o Activities of daily living report or similar report completed by a relative or caregiver.

After you apply

The SSA will assist you in filing the application for benefits, but the actual review of the documentation is conducted by a disability case examiner in your state usually working for the Disability Determination Service (DDS). After completing its review, the DDS will make an initial disability determination and return the case to the SSA field office for appropriate action. If the DDS finds that you are disabled, SSA will complete the process and begin paying benefits. If DDS did not find you to be disabled, the file is kept open in the field office and you have the right to appeal the determination.

Visit [alz.org](https://www.alz.org) to learn more.

Additional resources

- **Social Security Administration Disability**
<https://www.ssa.gov/disabilityssi/apply.html>
- **Applicant Checklists (for both online and in-person applications)**
<https://www.ssa.gov/disability/Documents/SSA-1170-KIT.pdf>
- **Compassionate Allowance**
<https://www.ssa.gov/compassionateallowances/index.htm>
- **Current Compassionate Allowance Conditions**
<https://www.ssa.gov/compassionateallowances/conditions.htm>
- **Medical Release Form**
<https://www.ssa.gov/forms/ssa-827.pdf>

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