

## **Tips on Applying for Social Security Disability Benefits with Schizophrenia**

As a person diagnosed with schizophrenia, you can potentially receive Social Security Disability (SSD) benefits through two different programs: SSDI and SSI. Knowing how the process works and whether or not you qualify are the first steps. Read on to learn more.

### **Tip #1: Understand the differences between SSDI and SSI**

Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are both programs that require you to qualify medically for disability; however, each has different technical or financial eligibility rules.

- To get SSDI you must have a previous work history during which you paid Social Security taxes (FICA). The payment of those taxes give you work credits. The SSDI has set work credit requirements, based on age and other factors.
- To receive SSI you must have very limited income and other resources to pay for your everyday needs, but there are no work credit or work history requirements for this program at all, which means that even if you are unable to get SSDI, you may still get disability benefits through SSI.

You can learn more about SSDI and SSI here: <http://www.ssa.gov/disability/>

### **Tip #2: Make sure you medically qualify for benefits**

The symptoms that you experience determine if you meet SSD eligibility requirements. To decide this, the SSA will compare your medical records to information in its Blue Book, which is a manual of impairments and the medical evidence requirements for proving disability with each.

To meet the Blue Book eligibility, you must experience one or more of the following symptoms:

- Hallucinations
- Delusions
- Illogical thinking
- Incoherent or otherwise abnormal speech
- Inappropriate and exaggerated moods
- Catatonia
- Social isolation or other separatist behavior
- Severely disorganized behavior

The SSA also needs to see that your symptoms are always present or that you experience repeated periods during which your symptoms seriously disrupt at least two of the following:

- focus, concentration and the ability to complete tasks

- relationships or social functioning
- daily activities of living such as:
  - performing work related activities
  - maintaining hygienic routines
  - ability to sit or stand for an extended period of time
  - or anything else that you might do on a daily basis.

If you don't exactly meet the symptoms and other requirements listed above, but you have experienced symptoms of schizophrenia for at least two years and also the symptoms seriously affect your ability to hold a job or makes it hard for you to function without constant monitoring and support, then you can also meet the SSA's qualification criteria.

You can learn more about medically qualifying with schizophrenia, here: <http://www.disability-benefits-help.org/disabling-conditions/schizophrenia-and-social-security-disability>

**Tip #3: Make sure you gather and submit all necessary medical and financial evidence**

To find you are eligible for benefits, the SSA needs to see documentation of your diagnosis and your financial status. You will need to provide the SSA copies of:

- medical records,
- bank statements or other financial records,
- and work-related documentation

Helpful records from your previous employment may include documents that show:

- attendance issues,
- disciplinary actions taken against you,
- or leave paperwork from periods when you were off work for treatment or because you suffered a break or period of decompensation.

A friend, family member, social worker, or Social Security advocate or attorney can help you collect the records you need, and even if you are unable to present full records to the SSA at the time you apply for benefits, the SSA can assist in obtaining the records from your various doctors and other sources.

**Tip #4: Keep up with the application and appeals process**

The application for benefits is the first step in trying to get SSD through the SSDI and/or SSI program. It is a long and detailed application and can be difficult to complete on your own if you are experiencing pronounced symptoms of schizophrenia.

You can get help filing your claim from a friend, family member, or another individual. It is also important to understand you can file your application online or at your local SSA office.

The online application can be completed at any time, while the application process at the local office requires you to make an appointment. Applying in person however means an SSA representative can help you fill out the application and also take the copies of your medical records and other documentation you've collected.

If the SSA doesn't find you eligible after the first review of your application, you can file appeals. To do so, you must submit formal requests within the deadlines the SSA has set.

You will receive a denial notice in the mail that explains the process and deadline. Have someone help you track your application's status and any appeal processes, if necessary, but ensure you keep up with appeals as this is the only way to keep your claim for benefits active.

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