

## **Disability Benefits for Children with Congenital Heart Defects**

One of the most distressing pieces of news a parent can receive is that their child has a congenital heart defect. Congenital heart defects are present at birth and include any abnormalities within the walls, valves, or blood vessels within the heart. They can range from minor defects with no symptoms to complex, life-threatening defects.

If a child's condition is serious, parents will often need to spend a significant amount of time keeping them safe and comfortable. Treatment for congenital heart defects can include complex surgeries and lengthy recovery times. In order to fully support their children, parents will often need to reduce their professional workload, or even take a leave of absence. The resulting loss of income and medical insurance can cause a serious financial burden.

If your child has a congenital heart defect and you are suffering financially, he or she may qualify for Social Security Disability (SSD) benefits. The following article will give you a general overview of the SSD program and will provide you with the information needed to begin the application process.

### **Social Security Disability Benefit Programs**

The Social Security Administration, or SSA, governs two separate programs that offer disability benefits. To qualify for either program, applicants must meet the SSA's definition of disability. This means that your child must have a physical or mental condition that prevents them from performing day-to-day activities. The SSA also requires that a child's condition last a year or otherwise be expected to result in death.

The first program—Social Security Disability Insurance (SSDI)—is offered to workers with disabilities who have previously paid into system. For obvious reasons, children don't typically qualify for this program.

The second program is called Supplemental Security Income, or SSI. This is a needs-based benefits program that offers assistance to the elderly and disabled who have very little income. To qualify for SSI, individuals cannot exceed certain financial limits. In the case of a child, his or her parent's income will be taken into account. Learn more about these financial requirements here: <http://www.disability-benefits-help.org/ssi/qualify-for-ssi>.

### **Medical Eligibility Requirements**

When adults apply for SSD benefits, their specific conditions and symptoms are evaluated based on the guidelines in the blue book. The blue book is the SSA's official manual of potentially disabling conditions. Children, however have their own listings.

When it comes to congenital heart disease, the SSA looks for evidence that your child has low arterial oxygen saturation, and/or a low resting oxygen pressure.

Other symptoms such as fainting and having difficulty exercising are also taken into account. Even if your child does not meet a specific medical listing, they can still be approved if you provide medical evidence that their condition makes it difficult for the child to complete typical daily activities.

You can see a list of qualifying heart conditions and symptoms here:

[http://www.ssa.gov/disability/professionals/bluebook/104.00-Cardiovascular-Childhood.htm#104\\_06](http://www.ssa.gov/disability/professionals/bluebook/104.00-Cardiovascular-Childhood.htm#104_06).

### **The Social Security Disability Application Process**

The SSD application process for a child is slightly different than the application process for an adult. As the parent or guardian, you will have to complete two forms—The “Application for Supplemental Security Income” and the “Child Disability Report”. At this time, only the Child Disability Report can be completed online. You will have to schedule an appointment with your local Social Security office to complete the SSI application.

Before initiating the application process, it is important that you collect the necessary medical documentation. Medical documentation should include records of your child’s diagnosis, lab results, summaries of treatments, and any other relevant medical evidence. You should also include official statements from teachers, coaches, and physicians that interact with your child on a daily basis and can attest to his or her limitations. You should also collect your own financial records and statements. Have all of this information available when you submit your application.

When preparing to apply for Social Security disability benefits, know that this journey may be long and hard fought. The SSA sees multitudes of applications every day, and unfortunately rejects a good amount of them. It is important that you are persistent—especially if your child’s application is denied. You have the right to appeal this decision. Once your child is approved, you will be able to focus on his or her health rather than your financial distress.

For more information visit [Social Security Disability Help](#) or contact Molly Clarke at [mac@ssd-help.org](mailto:mac@ssd-help.org)