Qualifying for Social Security Disability With ALS

Did you know that an ALS diagnosis automatically qualifies for Social Security disability benefits? The Social Security Administration (SSA) offers financial resources for people with a serious illness or injury who are unable to work. While the approval process often takes well over two years for many applicants, those with an ALS diagnosis will often be approved in as little as 10 days (though it will take at least five months to receive your benefits).

Automatic Approval and ALS

Typically, the SSA requires that your illness meets criteria outlined in the SSA's own medical guide, known as the <u>Blue Book</u>. The Blue Book listing for ALS is incredibly straightforward—If your doctor has diagnosed you with ALS, you will qualify. The only thing to keep in mind is that your doctor needs to have diagnosed you by using "standard procedures," which means you've had MRIs or other appropriate medical imaging done to rule out any other common causes of ALS symptoms, MS or Parkinson's.

Expedited Approval Process for ALS

Many claimants wait around four months to be approved for disability benefits, but some can wait for two or more years. To prevent claimants who are clearly deserving of benefits from waiting for years to be approved, the SSA started the Compassionate Allowances Initiative, which expedites claimants who have conditions that clearly medically qualify.

ALS is listed as one of 200+ Compassionate Allowance <u>conditions</u>, meaning that your claim could be approved in as little as two weeks. It's important to note that you will *not* receive benefits in two weeks. Your benefits will begin five months after you applied, but people who qualify with a Compassionate Allowance do bypass the lengthy processing period and receive benefits on time as opposed to years behind.

Health Insurance and ALS

Many people who apply for Social Security disability benefits are worried about not having health insurance, and for good reason. People on disability are usually <u>enrolled onto Medicare</u>, but for the vast majority of disability recipients, this enrollment period does not happen for a full two years after a condition became "disabling." This often means that people need to wait for years to receive affordable health care.

ALS is one of only two conditions that the SSA allows to bypass the 24-month Medicare waiting period. Once you're approved for disability benefits, you'll be enrolled onto Medicare.

Starting Your Application

Because it will take at least five months to receive your benefits, you should apply for disability benefits as soon as you or your family member is diagnosed with ALS. Most people can apply online from the comfort of their own home, but if you'd prefer, you can apply in-person at your local SSA office. To make an appointment to apply at a local office, you can call the SSA toll-free at 1-800-772-1213.

Once approved, you can focus on your treatments, your family, and your health.

This article was written by the Outreach Team at Disability Benefits Help. They provide information about disability benefits and the application process. To learn more, please visit their website at http://www.disability-benefits-help.org/ or by contacting them at help.org.