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Patient:

I think I might qualify.
What do I do now?

Navigator:

Fill out the applications and file them with the Social Security Administration (for SSDI or SSI), or the Department of Transitional Assistance (for EAEDC). You will need to submit medical records and other evidence of your disability. I can help you put that information together. Finally, your healthcare provider will need to fill out some forms.

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Patient:

Ok. Then what?

Navigator:

After the SSA and/or DTA receive your application, they evaluate your information to decide if you are disabled under the program rules and eligible to receive benefits. They review all of the information, including medical records and other assessments of your health.



Note: the SSA may deny your first application. This is very common. If you are denied, it is very important to appeal - and remember, the deadline is very strict!

Patient:

If I am approved, how long will it take to start getting my benefits?

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Navigator:

The process can take a very long time, though there are a few exceptions (ex. very life-threatening diagnoses that are often on a special list: <http://bit.ly/1YTwdog>). The EAEDC process typically moves faster than SSDI and SSI, and you can get EAEDC while you are waiting for SSI or SSDI. But disability benefits are not usually a good solution if you have a financial emergency.

Patient:

My child also is struggling with their health. They are a trauma survivor and cannot function very well in school or other places they need to be.

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Navigator:

Children with disabilities may be eligible for benefits. Learn more at: <http://bit.ly/1m3QYvG>

SUGGESTED RESOURCES

Nationwide
disability.gov

Statewide
masslegalhelp.org

Boston Regional
Eastern Region Legal Intake
617- 603-1700

Demystifying Disability Benefits



An *It Takes Two* Guide for Patients and Providers

**Acknowledgments:**


We are grateful to the **Disability Law Center** for its contribution to this content.

Designed by **Artists for Humanity**

Information contained in this document is for educational purposes only and does not constitute legal advice or establish an attorney-client relationship. If patients or caregivers have specific questions, they should contact a lawyer or advocate.

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Patient:
I am struggling with my health right now. My symptoms have gotten so bad that I recently had to quit my job.


Navigator:
I am sorry you are having such a hard time. You may be eligible for a government disability “benefits” program, known as “SSDI”, that pays a monthly amount to replace some income lost when you left your job.



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Patient:
I thought disability benefits were only for physical disabilities, like blindness and paralysis. I have diagnoses of depression and anxiety.

Navigator:
Some mental health conditions can be just as disabling as physical impairments. Depression and anxiety may be considered disabilities if they are so serious you cannot work full-time for **at least 12 continuous months** (60 days for “EAEDC”).




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Patient:
How do I know if I am eligible?

Navigator:
There is no way to know for sure if you are eligible until you apply and receive the decision in writing. I can share some important considerations which should help you understand what factors are considered for eligibility:

! Important Considerations

- Do you have a diagnosed health condition?
- How much work history do you have?
- What is your immigration status?
- What is your income?
- Do you have any assets?
- How does your disability affect your daily life?
- How long will your disability make it difficult for you to work?



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Patient:
I don’t think I’ve worked enough to qualify for “SSDI”. Am I eligible for any other benefits?

Navigator:
There is also a disability benefits program called “SSI”. SSI is available to some people who don’t qualify for SSDI because they don’t have enough work history. You are only eligible if you have limited income and resources.



Key Terms

- **DTA** - Massachusetts **Department of Transitional Assistance**, the state agency that administers EAEDC. (www.mass.gov/eohhs)
- **EAEDC** - **Emergency Aid to the Elderly, Disabled & Children**; it is state-based and serves people who do not qualify for SSDI or SSI or who do qualify but are waiting for approval.
- **Social Security** - usually refers to disability benefits or retirement benefits paid by the federal Social Security Administration.
- **SSA** - **Social Security Administration**, the government agency that administers SSDI, SSI and disability and retirement benefits. (www.ssa.gov)
- **SSDI** - **Social Security Disability Insurance**; a program most workers “pay into” through payroll taxes.
- **SSI** - **Supplemental Security Income**; available to some people with disabilities who have limited income and resources.

