Down Syndrome and Social Security Disability Benefits

BY: Molly Clarke, Writer for the Social Security Disability Help Blog

Raising a child often requires parents to overcome a unique set of challenges on a regular basis. This is no different for parents raising a child with Down syndrome. Parenting a child with Down syndrome, however, often requires an increased level of support. Children with Down syndrome may need assistance in school, various types of therapy, and specialized medical treatment. Unfortunately, not all parents can afford to provide these for their child.

If your child has Down syndrome and you are unable to support his or her specific needs, you may be eligible to receive Social Security Disability benefits on his or her behalf. These benefits can be used to offset the cost of everyday expenses, medical treatment, and child care.

The following article will provide readers with a general understanding of Social Security Disability benefits and will prepare your family to begin the application process.

Choosing a Program

There are two different types of benefits available to those who have disabilities. These include Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Each program provides financial assistance to a different group of people. Because of this, each program has a unique set of qualifications that applicants must meet. These are as follows:

- **SSDI** is an insurance-type program that offers financial assistance to disabled workers and their eligible family members. Eligibility for SSDI is based on employment history and Social Security tax contributions. Because children don’t work or pay taxes, SSDI is not typically the best fit for those who are younger than 18.

  The one exception however, is children who have a parent who already receives SSDI benefits. If this is the case, the child may be eligible for SSDI auxiliary or dependent benefits. Although this type of benefit typically applies to individuals younger than 18, it can also apply to adult children who became disabled before turning 22. The exception is generally limited to biological and adopted children, but sometimes includes stepchildren, grandchildren and step grandchildren.


- **SSI**, on the other hand, is a needs-based program that provides benefits to disabled individuals who earn very little income. Eligibility for SSI is based solely on strict financial requirements rather than work or tax related requirements. For this reason, children are able to qualify under their own record. Children under the age of 18 who are unmarried and who live with a parent or guardian will be subject to the Social Security Administration’s (SSA) deeming process. This means that—because children do
not earn their own income—a portion of the applicant’s household income will be allocated to his or her record for the purposes of determining eligibility.

In some circumstances, it is possible for an applicant to be eligible for both SSDI and SSI benefits.

**Medical Eligibility and the Blue Book**

In addition to meeting the technical requirements for one or both benefit programs, applicants must also meet certain disability-related requirements. These can be found in the SSA’s official publication of disabling conditions—often referred to as the Blue Book. Essentially, the Blue Book is a long list of conditions and symptoms that qualify a person for benefits.

The Blue Book is split into two different parts. Part A contains the adult listings (typically individuals 18 and older) and part B contains the childhood listings (children younger than 18). In most cases, the adult listing and the childhood listing for the same condition can vary greatly. However, this is not the case for Down syndrome. In fact, both listings for Down syndrome are very similar.

Each listing requires the following medical evidence as proof of the applicant’s condition:

- A laboratory report of karyotype analysis signed by a physician, or both a laboratory report of karyotype analysis not signed by a physician and a statement by a physician that the applicant has Down syndrome; or

- A physician’s report stating that the applicant has chromosome 21 trisomy or chromosome 21 translocation. Statement must mention karyotype analysis and confirm that the applicant has physical features of Down syndrome; or

- A physician’s report stating that the applicant has Down syndrome with the distinctive physical features and evidence demonstrating that he or she is functioning at the level similar to that of a person with Down syndrome.

To access the complete adult Blue Book listing, visit the following page: [http://www.ssa.gov/disability/professionals/bluebook/10.00-MultipleBody-Adult.htm](http://www.ssa.gov/disability/professionals/bluebook/10.00-MultipleBody-Adult.htm).

To access the complete childhood Blue Book listing, visit the following page: [http://www.ssa.gov/disability/professionals/bluebook/110.00-MultipleBody-Childhood.htm](http://www.ssa.gov/disability/professionals/bluebook/110.00-MultipleBody-Childhood.htm).

**Social Security Disability Application Process**

The application process is somewhat different for adults and children. Both applications will ask about medical disability, but whereas an adult application will focus heavily on work history and
inability to work, a child’s application will instead focus on the functional limitations imposed by his or her disability.

Adult applicants can fill out the application paperwork on the SSA’s website or in person at a local Social Security office. Children are also required to complete several forms but must also undergo an interview with an SSA representative. Parents applying on behalf of a child should call the SSA right away to schedule a child’s interview—this is due to the fact that this process can take several months.

When filling out an initial application it is important to include copies of all relevant medical records. This will prevent delays in your claim and will increase your chances of being approved.

**Receiving a Decision**
After submitting an initial disability application, it may be several months before you receive a decision. If you receive a denial notice, you have 60 days in which to appeal this decision. Although being denied is certainly discouraging, it is not the end of the road. In fact, many more applicants are approved during the appeals processes than during the initial application.