## Several medical conditions might qualify for disability benefits

When you are considering applying for Social Security Disability Insurance, there are several factors for you to consider. As we discussed last week, certain illnesses like cancer can often meet the requirements for a qualifying medical condition. Cancer, however, isn't the only medical issue that qualifies for SSDI or SSI.

There are several medical conditions that qualify a person for SSDI or SSI. The Social Security Administration keeps a listing of the conditions that qualify for benefits. This is informally known as the blue book. There are lists for children and adults; however, these lists are very similar.

An adult with a chronic heart failure, cystic fibrosis, asthma, inflammatory bowel disease, sickle cell anemia, AIDS, rheumatoid arthritis, schizophrenia, Parkinson's disease, liver disease, vision loss, hearing loss or certain musculoskeletal problems might qualify for SSDI or SSI. Generally, the conditions that qualify for benefits are those that would stop a person from being able to hold a job. In the blue book, these conditions are broken down by body system.

Even if a person's condition isn't listed in the blue book, it might still be possible for him or her to receive benefits. They will have to prove that the condition limits their residual functional capacity. When the RFC is affected in a restrictive manner, claims for SSDI or SSI might be approved.

When you file for SSDI or SSI, your claim might be denied. This means that you will have to decide if you are going to appeal the decision. The appeal process can be complex, but you have to move quickly to ensure you meet the time limits

set for appeals. Working with someone familiar with the processes for seeking SSDI or SSI might help you to understand how to proceed.

Source: FindLaw, "Medical Conditions that Qualify You for Disability Claims," accessed May. 15, 2015