

Getting Social Security Disability Benefits for Newborns with Disabilities

If you have a newborn that is suffering from a serious health condition, it can wreak financial havoc on your family. Chances are that you or your spouse will need to leave the workforce to tend to the needs of your child. If leaving work is not an option, you will need to hire a caretaker who is qualified to handle any special needs that your child may have. The resulting loss of income can cause significant financial distress stress.

Fortunately, your child may be eligible to receive Supplemental Security Income (SSI) benefits from the Social Security Administration (SSA). These benefits can help alleviate some of your financial burden and enable you to better care for your child.

Supplemental Security Income

SSI is a needs-based benefit program that offers financial assistance to disabled individuals who earn very little income. Eligibility for SSI is based on a person's income and resources. To qualify, your child must fall within the financial limitations set forth by the SSA. Learn more about SSI here: <http://www.socialsecurity.gov/ssi/text-child-ussi.htm>.

Because children do not earn income, child SSI applicants will be evaluated based on their parents' or guardians' income. The process that the SSA uses to allocate a parent's income to a child's record is called deeming. It is important to note that only a portion of the household's income will be deemed. Learn more about deeming, here: <http://www.disability-benefits-help.org/blog/parental-deeming-process>.

Blue Book Criteria

In addition to meeting the financial criteria of the SSI program, your child will also have to meet certain medical criteria pertaining to his or her specific condition. These medical criteria can be found in the SSA's Blue Book—an official manual of disabilities and medical requirements needed to qualify for disability benefits.

The Blue Book is broken into many different sections—each covering a different condition or group of conditions. To determine whether or not your child meets the SSA's medical requirements, find the listing associated with your child's condition and read the associated requirements.

Access the Child Blue Book listings, here: <http://www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm>

Qualifying Under the Compassionate Allowances Program

If your child has been diagnosed with a very serious health condition, he or she may be eligible for benefits under the Compassionate Allowances program. Under this program, a child can qualify for benefits in as little as ten days. This means your child will not have to wait months or even years to qualify for Social Security Disability benefits.

In order to qualify for processing of a claim under the Compassionate Allowances program, your child must have a condition that has been included in the Compassionate Allowances listings. Access a complete list of Compassionate Allowance conditions, here: <http://www.ssa.gov/compassionateallowances/conditions.htm>.

SSI Application Process

Before submitting your child's application for SSI benefits, you will need to collect detailed medical records and financial documentation to support his or her claim. For a complete list of documents, visit the following page: <http://www.ssa.gov/disability/Documents/Checklist%20-%20Child.pdf>.

To apply for SSI benefits on behalf of a child, you will be required to complete two forms—the Child Disability Report and the Application for SSI Benefits. Currently, the Child Disability Report can be completed on the SSA's website and the SSI application cannot be. For this reason, you will need to schedule an appointment with an SSA representative to complete the SSI application. Most parents find it easiest to complete both forms at the same time.

Once your child's application has been submitted, it may be several months before you receive the SSA's decision—sooner if your child qualifies for Compassionate Allowance processing. If your child's initial application is denied, it is important that you do not panic. You will be allowed to appeal this decision within 60 days of receiving your notice of denial.

Do not be discouraged during the appeals process—many more applications are approved at this stage than during the initial application. Once your child is awarded benefits, you will be able to focus on his or her health rather than your financial difficulties.