



Disability Insurance and Income



social security benefits

Your Social Security application will be rushed under the Compassionate Allowance Conditions if you have:

- a single ventricle (one pumping heart chamber) whether or not you've had a Fontan surgery
- Eisenmenger syndrome that causes, among others, low oxygen levels, blue lips, pulmonary hypertension or blood clotting problems.

Social Security **disability insurance** requires that you worked long enough to have paid Social Security taxes but don't work now. Social Security **income** is based on income and doesn't depend on your work history. This for people who have little income and resources.

The Social Security Administration (SSA) uses 5 questions to make a decision on whether or not you are disabled:

- Are you currently working? (You can't make more than \$1,130 each month to be considered.)
- Is your medical condition severe enough to interfere with your ability to do your normal tasks at work?
- Is your condition one of those listed in SSA's "Blue Book"?
- Can you do the work you did before? (If yes, you will not be considered.)
- Can you do other kinds of work? (SSA looks at your age, education, experience and other skills to make a decision.)

The process for applying for Social Security benefits can be daunting and frustrating. The review process is long so apply as soon as you can. You will need a lot of information for your application.



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What You Need to Apply for Social Security

Organize the following so you have easy access:

- copies of your medical records
- test results
- medicine list
- details of your doctor appointments
- log of your everyday activities and symptoms
- letter from your health care team. This letter is a crucial part of your application. Approval of your application will largely be based on what your health care team says about you and your condition.

If you are not good at organizing, ask a family member or friend to help you. Besides your medical information, keep track of all emails, calls and letters you receive and send with the Social Security Administration.

How to Apply

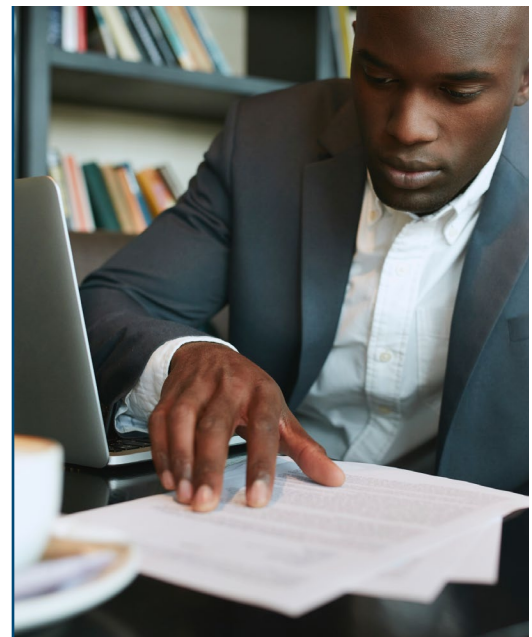
Apply online at ssa.gov. Click on *Apply for Disability* to get started. The website also has frequently asked questions and a calculator.

Employees in the State Determination Services Office in the state in which you live will review your application. The review process often takes 5 months. Remember, there is no guarantee your application will be approved.

If you are approved, you will find out how much you will receive and when your first check will arrive. You will also receive information on Medicare, which you can access 2 years after you are approved for Social Security.

What to Do if Your Application is Denied

- You can file an appeal with the Social Security Administration. Visit ssa.gov/disabilityssi/appeal.html to learn more.
- You can call an attorney who specializes in this area.



Life Insurance

You should be able to buy life insurance, but at a higher cost. Your employer may offer life insurance so check with Human Resources.

Term life insurance may be a good choice for you. Look at different companies before you decide.

Even if you were denied insurance as a child, reapply as a teen or adult. The insurance company may reconsider.

Check with the Medical Information Bureau if you are having trouble getting insurance. Go to mib.com for more information.

