

Disability Benefits and Organ Transplant Surgery

Not many families know that if you have recently undergone transplant surgery, you automatically meet the Social Security Administration's (SSA's) medical eligibility requirements for disability benefits. The two programs that are available to your family are Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI).

Benefits through both of these programs are paid monthly and can be used to cover bills and other everyday living expenses, as well as medical care costs. You are also eligible for health insurance to help cover the costs of your ongoing treatments.

Qualifying Medically for Disability Benefits

Organ transplants are listed multiple times throughout the SSA's medical guide, the Blue Book. The Blue Book gives a list of symptoms or test results needed to prove that you are disabled and unable to work. Some areas organ transplants are listed include:

- Section 3.11 – [Lung Transplant](#)
- Section 4.09 – [Heart Transplant](#)
- Section 5.09 – [Liver Transplant](#)
- Section 6.04 – [Kidney Transplant](#)
- Section 7.17 – [Bone Marrow or Stem Cell Transplant](#)

Each listing is similar. If you ever require an organ transplant, you will be considered medically disabled for at least 12 months. After one year, the SSA will reevaluate your claim and determine whether or not you are capable of work.

Many people wait years to receive an organ transplant. If you are on the waiting list for an organ transplant but have not had surgery yet, you can also qualify for disability benefits. For example, there are numerous ways to qualify for chronic liver disease. Discuss the Blue Book listing for organ failure with your doctor to see if you qualify, or what tests you should take to determine eligibility.

Satisfying the SSA's Technical Eligibility Rules

While an organ transplant is certainly medically qualified, you must also meet the SSA's technical rules in order to review benefits:

- **For SSDI**, you must have paid Social Security taxes and accumulated work credits in the process. Typically, a person must have between 20 and 40 credits available. These credits accumulate at the rate of about four per year of employment for most workers. SSDI recipients are eligible for Medicare benefits two years after they became disabled. This often means not just from the

point at which you received your organ transplant surgery, but the time at which you experienced organ failure.

- **For SSI**, you must have limited income and financial assets, but no work credits or work history is necessary. Need-based measurements are strict for SSI, but the SSA only counts some income and assets, which means many applicants meet program rules. In most states, SSI recipients are automatically enrolled onto Medicaid.

Applying for Benefits

Although you may automatically medically qualify, you must go through the full application process in order to get disability benefits.

- **If you're applying for SSDI**, you can complete your application on the SSA's website or visit the [SSA office nearest you](#).
- **If you're applying for SSI**, you must make a trip to the local office. You can schedule an appointment by calling the SSA at 1-800-772-1213. A personal interview is required for SSI application. Interviews are usually held at the local office, though under special circumstances, these may be conducted over the phone.

No matter which disability program you're applying to, you should be prepared to provide the SSA:

- Your work history and education
- Financial information, including details of all income and assets
- Contact information for all your doctors and other healthcare providers
- Copies of any medical records you may have

Even if you do not have any medical records in your possession, the SSA can obtain these to review. As part of the application process, you will provide written authorization for the SSA to contact your doctors, hospitals, and other medical care providers directly to get copies of your medical records for review. Most claims take 3-5 months to process, but you could be approved quicker for a claim warranting immediate assistance, such as an organ transplant.

This article was contributed by [Social Security Disability Help](#). For any additional information, feel free to email us at help@disability-benefits-help.org