Applying for Disability with MS

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Knowing Your Disability Insurance Options

If you suffer from you MS, you should know as much as possible about disability insurance, in case your symptoms one day no longer allow you to work and earn money. As many as 40% of MS sufferers in the U.S. do rely on some form of disability benefit to replace lost income due to their condition.

Simply put, you have two options: Social Security Disability Insurance (SSDI), which is government sponsored and administered by the Social Security Administration, and private insurance.

Claiming disability with MS can take some time because insurers and government departments will have to review your claim and determine eligibility. Thus, you should know well in advance about what you may be entitled to.

Government-Funded Benefits

If you had been diagnosed with MS and can't work because of MS-related disability or medical conditions, you may be eligible for SSDI and/or Supplemental Security Income (SSI) benefits. SSDI pays benefits to you and certain family members if you worked long enough and paid social security taxes. SSI pays benefits based on your financial need, i.e. if you have very little or no income or financial resources.

You may qualify for one or both SSDI and SDI benefits at the same time if you experience one or more of the following symptoms:

- Difficulty walking or other motor (movement) skills
- Difficulty seeing
- Problems with memory and focus, or completing simple tasks
- Extreme fatigue (no matter how much sleep you get)
- Difficulty speaking
- Side effects from medication

Besides experiencing symptoms that are severe enough to interfere with your ability to work, to qualify your disability needs to be experienced for a continuous period of at least 12 months. This eligibility criteria may be tricky, as the symptoms of MS may come and go, rather than being continuous.

For more information about these benefits you can call the Social Security Administration at 1-800-772-1213 or visit their website.

Private Insurance

Disability insurance can be provided by an employer (as a benefit), or you can buy it on your own (if you are self

employed). This type of insurance can help replace some of your income if you need to retire earlier due to MS.

However, trying to get this sort of disability insurance policy after you receive your diagnosis is a major obstacle – according to the National MS Society, there is no commercial insurer that provides disability policies for MS sufferers.

If you have private insurance, make sure you file the claim right after you stop working (most company's request you file the claim within 30 days), and see your doctor to evaluate your condition. You will also have to record and keep track of your symptoms using a diary (whether you consider private or government funded benefits) . For more information, see the National MS Society's guide on private claims.

Other Considerations

It would be helpful to see your doctor regularly. Do not ignore your symptoms, but rather seek medical advice as needed. Let your doctor know how MS affects your life, so your condition is recorded properly in your medical file.

Pay special attention to symptoms that can affect your ability to work, such as blurred vision, fatigue, numbness, incontinence, pain, mental/emotional changes and side effects from medication. Ask your doctor for assistive devices (i.e. cane, walker). You can also get legal support from an attorney to help develop your claim and deal with the disability system.