

Disability Benefits for Congenital Myopathies

If your loved one is diagnosed with congenital myopathy, it can be overwhelming. You have to ensure your loved one gets the right treatment for the condition, which can affect the muscles and sometimes organs. As there are different forms of congenital myopathy, the treatment should be specific to your needs. The person diagnosed with congenital myopathy could struggle with basic physical activities, including sitting and walking. In addition, your loved one may have problems breathing on their own and this can be life-threatening.

Living with any type of congenital myopathy requires additional care and assistance and the cost of this can really be significant. Fortunately, you can turn to the Social Security Administration (SSA) to provide disability benefits for individuals, both adults and children, who qualify for them and these benefits can go a long way in allowing your loved one to get access to the right treatment.

Social Security Disability Programs

The disability programs that can help your loved one with congenital myopathies are Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

<http://www.disability-benefits-help.org/content/social-security-programs>

As the SSDI is funded via Social Security taxes, it's available just for those disabled individuals, who have worked for an adequate number of years and paid their Social Security taxes. Hence, this disability program is geared more towards adults, who are less than 65 years of age and have accumulated a sufficient number of work credits. Even family members of individuals, who are disabled, can receive disability benefits.

To qualify for SSDI, you would have to submit your employment records to prove that you have obtained enough work credits. For every \$1,200 you earn, you receive one work credit with a maximum of receiving four per year.

On the other hand, SSI is for people with limited financial resources and assets. In order to be eligible for SSI benefits, you have to be considered disabled and also meet the financial requirements of low income and assets.

The value of your resources is one of the deciding factors for qualifying for SSI benefit. Your resource limit should not exceed \$2,000 if you are single; and for couples the resource limit is \$3,000. There are some resources the SSA does not take into account when evaluating eligibility. These include:

- Primary house or land
- Household goods
- Personal items, such as wedding and engagement rings
- Burial funds of \$1,500 or less
- Life insurance valued at \$1,500 or less
- One vehicle
- Gifts, grants, scholarships and fellowships

Since there is no work criterion attached to receiving SSI benefits, children with congenital myopathies often qualify for these benefits more easily compared to SSDI benefits.

Medical Requirements to Receive Disability Benefits

If you apply for disability benefits, you should meet the specific medical conditions mentioned in the Blue Book. This is a guidebook that the SSA publishes, which lists all the disabling health conditions that qualify for disability benefits. Hence, you should be able to match the congenital myopathy with a listing in the Blue Book.

The Blue Book contains separate listing for kids and adults. While you may not find the specific congenital myopathy that your loved one is diagnosed with, you can rest easy knowing the SSA will assess your application and case based on similar listing that have the symptoms associated with your congenital myopathy.

While you won't find congenital myopathies named in the Blue Book, the SSA will assess your case according to similar listings or listings associated with your symptoms. The most common listings are:

- Section 1.02 (Adult) or 111.06 (Child) - Major Dysfunction of a Joint due to any Cause
- Section 11.17A - Degenerative Disease not Listed Elsewhere

Section 1.02 requires:

- At least one major, weight-bearing joint be affected, causing an inability to move about well; or
- At least one major peripheral joint in each upper extremity is involved, preventing you from performing fine and gross movements well.

In the Childhood listing (111.06), there must be proof of:

- Poor motor function for age level in at least two extremities; and
- Deficient gait and station; and
- Poor fine and gross movements, which disrupt daily age-appropriate activities.

To qualify under section 11.17A, the applicant must show significant disorganization of motor function in at least two extremities, causing trouble with movement.

If you're unable to meet any of these listings, you may also qualify under listings of associated symptoms. For example, individuals with the condition who require breathing assistance in the form of a tracheostomy or ventilation may be able to meet section 3.02 (or 103.02 for children) – Chronic Pulmonary Insufficiency. This listing takes into account one's height and breathing ability.

Applying for Disability Benefits

You can apply for disability benefits by filling the various forms online or you can work with an SSA representative. If you're applying for your child, who has been diagnosed with congenital

myopathy, you would have to fill out the form after an interview with an SSA representative. This interview can be done on the telephone or in-person.

Before filling out the forms have all relevant documents in place. These include:

- Work-related information for SSDI
- Financial documents for SSI
- Doctor's certificate and notes
- Hospitalization records
- Treatments received
- Laboratory results to prove congenital myopathy

If your child has been diagnosed with congenital myopathy, get written statements from the therapist and teachers to show the effects of the condition on your child and how it is affecting his or her daily life. <http://www.disability-benefits-help.org/content/application-process>

In case your application for disability benefits is denied, you can appeal the denial by filling out relevant forms within 60 days of the denial. Don't get stressed and upset if your application is denied as many people get denied in the initial application and get benefits during the appeals process. Also, the entire process of receiving disability benefits is time consuming. It can take anywhere from two to four months or more due to the number of applications.

You have a greater chance at being approved for benefits if you hire a disability attorney to represent your case. Such attorneys specialize in the field and know how the application or appeal process works. The attorney will guide you and even prepare your case for the Disability Determination Services (DDS), which is the department to approve or deny the benefits and not the SSA.