

Qualifying for Social Security Benefits with ESRD

Did you know that someone with end-stage renal disease (ESRD) automatically medically qualifies for Social Security disability benefits? If you or someone you love has been diagnosed with ESRD, you might be eligible for benefits that can be used to pay for your medical bills and treatments, transportation costs, bills, or any other household needs.

Medical Qualifications and the Blue Book

The Blue Book is a medical resource containing all of the test results or symptoms needed to qualify with a diagnosis. ESRD would be included in [Section 6.00 of the Blue Book](#)—Genitourinary disorders. There are three separate listings for kidney disease, all with unique medical criteria needed for approval:

- [6.03](#)—Chronic kidney disease
- [6.04](#)—Chronic kidney disease, with kidney transplant
- [6.05](#)—Chronic kidney disease, with impairment of kidney function

You can review the entire Blue Book online with your doctor, but if you have ESRD you will definitely qualify for at least one of the previous listings, if not all three.

Compassionate Allowances and Social Security

The average Social Security disability claim takes around five months to be approved, but some applicants wait over two *years* to finally receive benefits from the SSA. This simply isn't possible for people with clearly disabling conditions that warrant immediate approval. Thus, the SSA enacted its "[Compassionate Allowances](#)" program to expedite the process for people with conditions that simply cannot wait for years for approval.

ESRD is one of 200+ Compassionate Allowance conditions. This means that you should hear back from the SSA regarding your claim in just a couple of weeks. There is not anything additional you'll need to do when applying—your claim will automatically be flagged.

Keep in mind that no matter how quickly you're approved, you'll still need to wait five months to receive benefits. This [waiting period](#) exists for every disability recipient regardless of diagnosis.

Medicare and Social Security

Most Social Security recipients are eligible for Medicare 24 months after a condition became “disabling,” which is not necessarily the point at which you applied, but the time when you became too ill to work. ESRD is one of just two conditions that have an exception to the 24-month waiting period. This means that if you’re approved for Social Security benefits, you’ll automatically be [enrolled onto Medicare](#). You should not have a lapse between health insurance, but definitely speak with your current insurance provider if you have any concerns.

Starting Your Social Security Application

The easiest and fastest way to apply for benefits is online on the SSA’s website. If you’d prefer, you can also apply in person at your closest Social Security office. To apply with an SSA representative, simply call the SSA toll free at 1-800-772-1213.

As mentioned previously, you should be approved within a couple of weeks, and your payments will begin five months after you applied. You can spend your Social Security payments on any daily living needs, which includes, but is certainly not limited to:

- Healthcare costs
- Transportation expenses
- Room & board if your family needs to travel for treatments
- Mortgage or rent
- Childcare

And more! Social Security disability benefits allow you to focus on your health and ESRD treatments.

This article was written by the Outreach Team at Disability Benefits Help. They provide information about disability benefits and the application process. To learn more, please visit their website at <http://www.disabilitybenefitscenter.org> or by contacting them at help@ssd-help.org