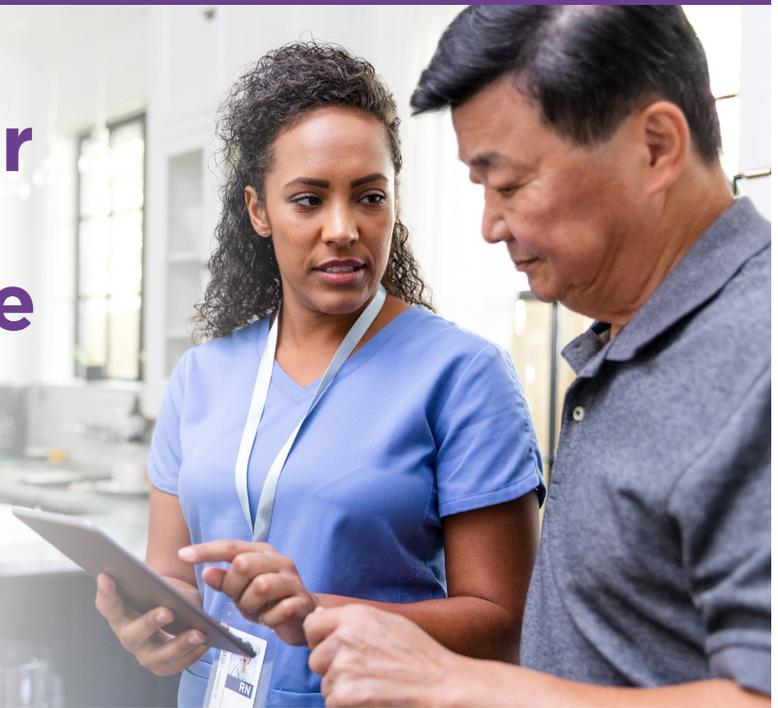


How to Apply for Social Security Disability Income

Filing for Disability with Migraine

If you're unable to work due to a disability like migraine, the Federal Government offers Social Security Disability Income, or SSDI, that can provide assistance. Unfortunately, the application process is more complicated than the process for short or long-term disability you might get through an employer.



Despite the challenging process, people with migraine should advocate for themselves so they can receive the support they need. Use this guide to find out more about filing for SSDI.

TERMS TO KNOW

SSDI - Social Security Disability Income

SSA - Social Security Administration

MDI - Medically Determinable Impairment

Overview of the Application Process

Workers pay into SSDI while they're working and can then access that benefit if they, or someone in their family, becomes disabled. SSDI is only available to those who have given a portion of their paychecks to the program, so it's important to verify that you've had a qualifying job and that you've worked long enough to qualify.

First, you have to prove how the disease limits your ability to function at work. The Social Security Administration, or SSA, needs to know why you are unable to work and earn a liveable, long-term income, what's known as being unable to perform "substantial gainful activity."

You then have to prove you have a Medically Determinable Impairment (MDI). In order to prove that you have a MDI, you must show proof of how severe your condition is. This proof can include test results or other medical evidence, including statements from your treating physicians and the results of an SSA-ordered exam. This step can be difficult for those with migraine because the severity of migraine is typically based on a person's symptoms, not a physical examination or lab findings.

You also need to show your level of impairment by comparing migraine to one of the listings in Social Security Administration's Blue Book. This step can be difficult for those with migraine because SSA does not list migraine in its qualifying neurological disorders and points to epilepsy as the closest disease.



Common SSDI Myths

Myth: “It’s impossible to receive SSDI for migraine.”

Truth: The application can be difficult but it’s not impossible, and there are many resources online to help. For example, after headache advocacy groups lobbied the SSA, they published a [guidance document](#) that teaches people with migraine how to use the existing process and listings to qualify for SSDI. While it may be just a small step toward making the process easier, it can serve as encouragement for people living with migraine to apply and keep advocating for themselves.

Myth: “SSDI is a handout.”

Truth: Workers give a portion of their paychecks to SSDI and can then access that benefit if they, or someone in their family, becomes disabled. SSDI is only available to those who have paid into the program.

Myth: “I need a lawyer to receive SSDI.”

Truth: If you are initially denied, you may appeal the SSA’s findings by resubmitting your evidence with any new medical records and claim forms. The SSA will then make a second ruling. If your appeal is denied, you can request to have your application reviewed by the [Appeals Council](#). A disability lawyer can help you navigate this last step, but it’s not necessary.

Tips for Success

Keep records

Before applying, gather your medical records, doctor notes, discharge summaries from hospital stays, CT scans, MRI reports, bloodwork reports and any notes from physical therapists or alternative treatments. They’re your proof that your condition is chronic and will greatly help you when it comes time to file for disability, even if you don’t want to file now.

Additionally, keep a migraine journal that documents any time you have a migraine attack. Detail everything from the symptoms, duration and time of day it occurred, to how it impaired you. Keeping a headache journal and record any attack you have with as much information as possible can help prove they’ve been happening regularly.

Build a support team

Make sure you’re working with a qualified and supportive doctor before applying for SSDI. This is a very important step as they will have to write a note describing your condition, affirming that treatment has not made it better and stating that your condition prevents you from working. Because you might not be experiencing a migraine attack during the SSA-ordered examination, your physician’s statement will be an important part of your application.

While not all patients are in the financial position to hire a lawyer, getting legal support is an option to consider. A disability lawyer may be able to ensure the SSA receives and processes all the necessary information appropriately.

Be as detailed as possible when describing your condition in the application

Assume the person evaluating you for disability doesn’t know anything about the impact of migraine, so detail every single symptom and how it affects your ability to work. This is not the time to downplay your condition. The SSA doesn’t look at how sick you are, but instead at how unable to work you are. If you prove that you are not able to perform your job requirements at the same level you were when you were hired, then you’ll have a better chance of getting approved for SSDI.

Stay optimistic

Advocacy can be an important part of dealing with a chronic disease like migraine. Each individual person who applies for SSDI and seeks help for their chronic pain helps pave the way for others who may need SSDI in the future.

Filing the Paperwork

You should apply for SSDI as soon as you quit or are let go due to migraine as it takes a few months for requests to be reviewed. When you're ready to file for SSDI, you can [apply online](#) or by calling the National Social Security Administration office toll-free at 1-800-772-1213. However, the SSA recommends that applicants review the [Adult Disability Checklist](#) to collect the documents and information necessary to complete the application ahead of time.

Requirements

The application is thorough and includes:

- Your name
- Birth date
- Social security number
- Banking information
- Medical history
- Name and contact information of a doctor
- Names of your medications and who prescribed them
- Names and dates of medical tests.
- Employment information, like your income, employer address, list of jobs for the last 15 years and benefits

You will also need to attach your:

- Copy of Birth certificate
- Proof of U.S. citizenship
- Tax returns
- Medical records
- Test results
- Pay stubs
- Award letters for any other compensation you've received

The form asks a lot of questions and can be complicated, so set aside time over a few days to complete it. Another option is to work with an advocate who works on your behalf to file paperwork, talk to your doctor and collect medical records and other information. You can find an advocate through our partner the [Patient Advocate Foundation](#), and access patient advocacy resources on [our advocacy hub](#).



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FOUNDATION

The mission of the American Migraine Foundation is to mobilize a community for patient support and advocacy, as well as drive and support impactful research that translates into advances for patients with migraine and other disabling diseases that cause severe head pain. Visit americanmigraine.org for more resources for people living with migraine and their supporters.

American Migraine Foundation
19 Mantua Rd. Mount Royal, NJ 08061
P: 856.423.0043 E: amf@talley.com

