

Social Security Disability Benefits With Dwarfism

If complications of dwarfism prevent you from working, there is help available. The Social Security Administration (SSA) offers monthly benefits for people who are unable to work due to a serious disability. While dwarfism won't necessarily qualify, if complications of dwarfism prevent you from maintaining gainful employment, you may be eligible for monthly resources that can be spent on your medical bills, housing and home modifications, childcare, and any other daily living needs.

Which Program to Apply For?

The SSA offers two programs for people with disabilities. Social Security Disability Insurance ([SSDI](#)) is for people who have worked before but are no longer able to maintain employment due to a disability. This option makes the most sense for people with dwarfism who have worked before but now have arthritis, spinal stenosis, or any other progressive illness. To qualify for SSDI benefits you'll need to have earned about \$5,000 in taxable income every year throughout adulthood, so anyone who's worked even part-time will have paid enough in taxes to qualify for SSDI.

Supplemental Security Income, or [SSI](#), is for people of all ages who have never worked. This is the best option for people with dwarfism who have never been able to find employment, or for children. SSI recipients have strict financial limitations. For example, you cannot qualify for SSI benefits as an adult if you have more than \$2,000 saved. If you're applying on behalf of a child, your household income will be evaluated on behalf of your child. While the SSI income limits aren't as strict for children as they are for adults, families that earn a decent living wage will not qualify. You can view a chart on the SSA's website to determine how much you'd be able to earn while still having a child qualify for SSI.

Medically Qualifying for Disability Benefits

SSDI and SSI have the same medical criteria for approval, all of which can be found in the SSA's manual, known colloquially as the Blue Book. Dwarfism isn't listed as a disabling condition, but complications of dwarfism often qualify. You'll need to find a listing for your symptoms in the Blue Book to be approved. A common listing people qualify under is a spinal disorder:

1.04—[Disorders of the Spine](#). You will qualify under this listing if you can meet any one of the following criteria:

- You have nerve root compression, limited motion of the spine, muscle weakness and loss of mobility, loss of reflexes, and if applicable, you cannot raise your legs straight in front of you,* OR
- You have spinal arachnoiditis with severe pain resulting in the need for you to change your position once every two hours, OR

- You have lumbar spinal stenosis resulting in the inability to “ambulate effectively,” which means you’re unable to stand from a seated position, balance while standing without assistance, or walk without use of two crutches, a walker, or a wheelchair.

*This listing is vague. Essentially, you will qualify if you have medical evidence showing your loss of physical mobility due to arthritis, osteoarthritis, spinal stenosis, etc. is severe enough so that you cannot maintain any form of employment.

The entire Blue Book is [available online](#), so you can review listings with your doctor to determine where you may qualify. There are listings for cardiovascular disorders, many musculoskeletal disorders, special senses, and more.

Starting Your Application

The easiest way to apply for Social Security disability benefits is [online](#) on the SSA’s website. You can do so from the comfort of your own home, and you can even save your application to be completed at a later date. SSI applicants have to apply at their [closest Social Security office](#). You can make an appointment to apply in person by calling the SSA toll free at 1-800-772-1213.

Most claims are approved within 3-5 months, but it’s possible you’ll need to pursue your claim through an appeal. Once approved, you can focus on what’s important: your health.