

Qualifying for Social Security Disability with Sickle Cell Disease

If you or your child has sickle cell anemia, you may be eligible for financial assistance. The [Social Security Administration \(SSA\)](#) offers aid to people and adults of all ages who are unable to work or participate in typical childhood activities. Sickle cell disease is listed as a qualifying condition, meaning you could be eligible for monthly payments for your medical bills, paid medication, childcare, rent, travel expenses, and any other daily living needs.

Medically Qualifying for Benefits

The SSA uses its own medical guide of qualifying criteria, known colloquially as the [Blue Book](#), to evaluate disability applicants and award benefits to those who qualify. Sickle cell disease is listed under [Section 7.05](#) of the Blue Book. Under this listing, there are four ways to qualify:

1. You have documentation proving you have severe pain from sickle cell disease requiring narcotic medication at least six times within any year, with at least 30 days between crises.
2. You have complications of hemolytic anemia requiring three hospitalizations within one year, each at least 30 days apart. A stay in the hospital must last at least 48 hours to count.
3. Your hemoglobin measurements are 7.0 grams per deciliter or less. You'll need three measurements within a yearlong period to qualify.
4. You have beta thalassemia major, which requires lifelong RBC transfusions at least once every six weeks.

The Blue Book was written for medical professionals, and you may not immediately know if you qualify with sickle cell disease. Because the entire Blue Book is [available online](#), you can review Section 7.05 with your hematologist to determine if you qualify for benefits.

Children and Disability Benefits

Qualifying criteria for children with sickle cell disease is less strict than for adults, but children on disability benefits will have strict income limitations. Anyone under age 18 is only eligible for [Supplemental Security Income](#), or SSI benefits. These are only awarded to the most financially needy Americans. If you're applying on behalf of a minor child with sickle cell disease, your child's claim could be denied if your household income is too high. The larger your family, the higher your income limit will be.

For example, a single parent with one child could only earn \$38,000 per year and still qualify. A two-parent family of five could earn more than \$55,000 and still qualify for SSI benefits. Review the SSA's online chart to determine how much income your family could earn while still qualifying.

Unfortunately, financial eligibility is the top reason why children are [denied benefits](#) with sickle cell disease. The good news is once your child turns 18, your income no longer counts towards her SSI limits, even if your child still lives at home.

Starting Your Application

The [easiest way to apply](#) for Social Security disability benefits is online from the comfort of your own home. If you're applying on behalf of a child, or if you'd rather have assistance applying, you can do so in person at [your local SSA office](#). Call the SSA toll free at 1-800-772-1213 to schedule an appointment to apply today.

It usually takes three to five months to hear back from the SSA. Once approved, you can focus on what's important: your health.

Resources Found Via:

<https://www.ssa.gov/>

<https://www.disability-benefits-help.org/glossary/social-security-blue-book>

https://www.ssa.gov/disability/professionals/bluebook/7.00-HemicandLymphatic-Adult.htm#7_05

<https://www.ssa.gov/disability/professionals/bluebook/>

<https://www.ssa.gov/benefits/ssi/>

<https://www.disability-benefits-help.org/content/denied-social-security>

<https://www.ssa.gov/applyfordisability/>

<https://secure.ssa.gov/ICON/main.jsp>