

## Applying for Disability Benefits with Muscular Dystrophy

With Muscular Dystrophy (MD), you face daily challenges in performing essential tasks, including activities in your personal life as well as job functions. If your MD prevents you from earning a living through gainful employment, then you can potentially qualify for disability benefits from the Social Security Administration (SSA).

For those who qualify, the SSA's disability programs provide a source of steady, consistent income. This means you can count on receiving monthly benefits to cover your everyday living expenses and help you meet your ongoing healthcare needs.

### Types of MD and Disability

MD comes in many forms but all cause progressive loss of muscle and sometimes nerve function. The type of MD you have determines which muscle groups are affected and the severity of your impairments. The progression of the disease and how it impacts your ability to work determines if you can meet the SSA's disability requirements.

Although doctors are able to approximate the path that each type of MD will take, the disease progresses differently for each individual. The SSA reviews MD claims based on specific symptoms, and also based on your overall ability to work and function.

### Medically Qualifying Under the MD Listing

Most people who qualify for benefits with MD do so by meeting the [SSA's Blue Book disability listing](#) for the disease. Under this listing, your MD must be advanced and affect at least two extremities (arms or legs). Additionally, you must experience frequent challenges with gross or dexterous movements.

- Gross movements are activities that require control of large muscle groups and include things like balancing, standing, walking, lifting, reaching, pushing, or pulling.
- Dexterous movements involve your small muscles and include things like holding a fork, tying your shoes, zipping a pair of pants, or typing.

Your medical records serve as documentation of your MD limitations. To meet the SSA's Blue Book requirements, you must have a definitive diagnosis of MD, documented through muscle biopsies, genetic testing, or similar means. Records that document your disease progression are crucial as well and can include physical exam notes, neurological exam reports, and EMG tests, among others. Work closely with your doctor to understand the documentation required and to ensure your medical records satisfy SSA criteria.

### Compassionate Allowances for MD

The Compassionate Allowance program allows people with certain conditions to have an expedited disability review process due to the severity of their symptoms. In the case of muscular dystrophy, there are three diagnoses that qualify for this expedited process, all of them present at birth or prenatally. These include:

- [Fukuyama Congenital Muscular Dystrophy](#)

- [Merosin Deficient Congenital Muscular Dystrophy](#)
- [Ullrich Congenital Muscular Dystrophy](#)
- **Applying for Benefits Without Meeting the MD Listing**

If your MD prevents you from working but doesn't meet the severity level requirements outlined in the Blue Book, then you must go through additional reviews. The SSA must look at what your daily limitations through what's known as a "[residual functional analysis](#)" or RFC.

You'll have to fill out functional report questionnaires. Your doctor will be asked to do the same. With the information from your medical records, application, and RFC questionnaires, the SSA will make a determination on your employability and therefore your eligibility for benefits. A medical vocational allowance is only granted if you are able to show your functional limitations are severe enough to prevent employment.

### **Applying for Benefits**

As a person with MD, you may qualify for either or both of the SSA's disability programs:

- Supplemental Security Income (SSI) is available, if you meet medical eligibility as well as financial limitation requirements. An SSI application requires a personal interview, which is usually completed at the [local SSA office](#), though they also can do it over the phone in some cases.
- Social Security Disability Insurance (SSDI) is a program specifically for disabled workers that paid into the Social Security system through taxes. SSDI applications can be completed and submitted [online](#) but can also be done at the local SSA branch.