

Social Security Disability Help For Families With a Child With a Congenital Heart Defect

Caring for a child with a congenital heart defect can be an emotionally and financially turbulent experience, and it may seem like there's not much help. However, your child may be eligible for disability benefits based off of your income and resource levels.

Supplemental Security Income

We're fortunate in America to have programs to help in these situations. Part of our social safety net is the Supplemental Security Income (SSI) program, which provides financial assistance to families who need it. It is managed by the Social Security Administration (SSA), and it's there to help.

SSI was designed to help families that have extraordinary expenses related to a disability, and also don't have the income to pay them. That means that when you apply for SSA, the SSA will look at your income as well as your medical needs. The SSA case worker will decide if you're eligible to receive benefits, and how much. Typically, if you or a spouse earn a living wage, you may not qualify for SSI benefits.

The SSA maintains a list of all disabilities that can qualify a family for SSI benefits. This list is called the Blue Book. When you apply for disability benefits, the case worker will compare your application to what's in the Blue Book, and use that information to see if your child's condition qualifies them for benefits.

A congenital heart defect can qualify your child for disability benefits, but it's important to understand how the application works, and what the case worker is looking for. Even if your child's case doesn't quite fit the Blue Book guidelines, it may still be possible to qualify for SSI.

Understanding the SSA Blue Book Listing for Congenital Heart Defects

The entire Blue Book can be viewed online. It has separate sections for Adult and Childhood disabilities. The listing for a childhood congenital heart defect is available under section [104, Cardiovascular System-Childhood](#)

As you can see, the criteria are very technical, but quite broad. High blood pressure, low O2 saturation, high hematocrit, and several other symptoms can all qualify a child for disability benefits through SSI.

If your child suffers from a congenital heart defect, ask your pediatrician for documentation of their symptoms. The doctor will likely already be familiar with the requirements for SSI benefits, but it can be helpful to print out the listing and bring it on your appointment to be sure.

In addition, a heart transplant automatically grants benefits for at least one year, as does any heart condition that requires surgery under the age of one year.

If your child's condition does not quite exactly fit these criteria, but does prevent them from engaging in typical childhood activities like going to school or playing with friends, then they may still qualify for benefits. Ask your doctor for a letter describing their symptoms and how it interferes with their daily life, and include it with your SSI application.

How to Apply for SSI Benefits

To get started applying for SSI, visit the [Social Security Administration website](#). The website provides a checklist of the exact documents you need to provide, including medical documentation from your pediatrician or other medical professional.

The SSA does not accept applications for SSI benefits online, so you would need to schedule an appointment at your [local SSA office](#). You would need to bring everything on the checklist to your appointment with the SSA to ensure a smooth application.