

A Patient's Guide to the Social Security Administration (SSA) Disability Application Process

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UW Medicine

DEPARTMENT OF
REHABILITATION MEDICINE

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Note: This guide was last updated October 2024. Please keep in mind that there may have been changes to the application or other elements of the process of applying for SSA disability benefits since this document was created.

This guide is not a substitute for legal representation, especially for particularly complex cases. It is intended to be informative and educational to assist patients in understanding the SSA's application processes and determination protocols.

If while reviewing this document, you find that there is out-of-date information, please email us at LongCovidClinic@uw.edu.

We intend to continue to update this document as changes arise and appreciate your help in that process.

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Introduction

This guide was created after hearing from patients that there were not enough accessible resources available for the SSDI application process. The information in this guide was adapted from the SOARWorks! model from SAMHSA and the Social Security Administration.

Applying for SSDI is a long and complicated process. We cannot guarantee a specific outcome because every case has its own traits. Some cases require you to consult with a disability lawyer.

We hope this guide helps you better understand the Social Security Disability Insurance (SSDI) process and can serve as a reference. Knowing more about the process can help you feel more confident about advocating for yourself.

We suggest you call on someone you trust to help you, like a family member or a close friend. They may be able to support you with keeping track of important deadlines, paperwork, and meetings.

A complete application requires attention to detail and consistency. Allow yourself time to take breaks and review your forms carefully before you submit them to the Social Security Administration.

Our team wishes you the best of luck on your journey!



Learn more about SOARWorks! at:
<https://soarworks.samhsa.gov/>

Helpful Terms to Know

AMS	AMS stands for acceptable medical source. The SSA considers clinical providers like doctors, advanced practiced registered nurses, nurse practitioners, and physicians assistants to be an AMS.
DDS	DDS stands for Disability Determination Services. This is the state agency that coordinates with the SSA and makes the disability determination. The DDS gathers your medical information and can order additional testing or consultative exams for you, if indicated.
PFD	PFD stands for protective filing date. This is the date that you or your case manager contacts the SSA and informs them of your intent to file an application.
RFC	RFC stands for residual functional capacity. This is the process of looking over your limitations and determining if you are able to work in a job with your disability.
SGA	SGA stands for substantial gainful activity. These are activities that are considered productive mentally or physically and can be done for pay or profit.
SSA	SSA stands for Social Security Administration. This is the federal agency that administers SSI and SSDI programs. They make the non-medical decision in the disability application process.
SSDI	SSDI stands for Social Security Disability Insurance. It is available to blind or disabled individuals that are insured through employee and employer tax contributions.
SSI	SSI stands for Supplemental Security Income. This is a needs-based program for individuals that are blind, disabled, or elderly with low-income and/or limited resources.

! Throughout this guide, there are very important things to remember. We will put a red exclamation point in the margins of especially important things to note.

What is Social Security Disability Insurance?

Social security benefits (commonly referred to as “disability”) can be broken down into two categories—***Social Security Disability Insurance*** and ***Supplemental Security Income***.

Social Security Disability Insurance (SSDI) is available to blind or disabled individuals that are insured through employee and employer tax contributions.

Supplemental Security Income (SSI) is a needs-based program for individuals that are blind, disabled, or elderly with low-income and/or limited resources.

Both programs share the same application process, known as the *SSA-16 form*, and share one disability determination process. They have the same criteria for determining disability, which involves evaluating medical evidence and the functional abilities of the applicant. Each program has its own associated medical program. Please see the table below for a more detailed overview.

	Supplemental Security Income (SSI)	Social Security Disability Insurance (SSDI)
Benefits	<ul style="list-style-type: none"> • Low income • Disabled, blind, or older adults 	<ul style="list-style-type: none"> • Insured • Disabled or blind people along with some eligible family members
Based on	<ul style="list-style-type: none"> • Bases “need” on the complete picture of your income, living arrangement, and personal resources. 	<ul style="list-style-type: none"> • The amount employees and employers pay into Social Security.
Required Documentation	<ul style="list-style-type: none"> • Income • Living arrangement • Personal assets and resources 	<ul style="list-style-type: none"> • Recent wage information like your W-2, 1099, paycheck stubs, etc. • Work and earnings history
Date of Eligibility	<ul style="list-style-type: none"> • Protective filing date (PFD) • Your PFD is the date you or your case manager contacts the SSA to indicate intent to file an application 	<ul style="list-style-type: none"> • Uses the date of onset (when you became disabled) which is determined by the DDS • Eligibility begins 5 months after date of disability onset

Who Qualifies for SSDI?

! To qualify for SSDI benefits, you must meet two general criteria:

1. ***Have worked in jobs covered by Social Security that meet certain requirements.***
2. ***Have a medical condition that meets Social Security's strict definition of disability.***

In the next section of this guide, we give details about the SSA's definition of disability, what that means, and how it is determined. You should also know about the work requirements.

To qualify for disability benefits, you must have worked long enough and recently enough. What is considered enough depends on your situation.

Social Security work credits are based on your total yearly wages or self-employment income. Each year, you can earn up to 4 credits. The amount of work needed for one work credit changes from year to year.

Here is an example: in 2024, you earn 1 credit for each \$1,730 in income you make. This means you earned 4 work credits after you've earned \$6,920 total income ($1,730 \times 4 = 6920$). If you were calculating previous years, you would use the credit amount from those years.

According to the SSA, the rules for the recent work test depend on age:

Before Age 24	<ul style="list-style-type: none">• You may be eligible if you have earned 6 credits in the 3-year period of when your disability began.
Age 24 - 31	<ul style="list-style-type: none">• You may be eligible if you have credit working half of the time between age 21 and the time your disability began.• Example: if you develop a disability at age 27, you would need 3 years of work out of the past 6 years (meaning 12 credits between ages 21 and 27).
Age 31 or Older	<ul style="list-style-type: none">• Generally, you must have at least 20 credits in the 10 year period before your disability began.



Review the SSA publication "How You Earn Credits" for more info at:
<https://www.ssa.gov/pubs/EN-05-10072.pdf>

What is Disability and Who Determines It?

To understand the process, it can be helpful to become familiar with the two agencies involved in the disability application process.

- **Social Security Administration (SSA)** is the federal agency that administers SSI and SSDI programs. They make the non-medical decision in the disability application process. Throughout this guide, we will frequently just refer to it as the SSA, for short.
- **Disability Determination Services (DDS)** is the state agency that coordinates with the SSA and makes the disability determination. The DDS, as we refer to it in this guide, gathers your medical information and can order additional testing or consultative exams for you, if indicated.

What is Disability?

Before we go into detail about what the SSA defines as a disability, it is important that we note here that there are generally many different ways to think about what it means to have a disability. This guide does not go into these different definitions. When we are referring to disability, we are talking about this one specific example of one way to think about disability.



The CDC is a good resource for general information about Disability and Health: <https://www.cdc.gov/ncbddd/disabilityandhealth/disability.html>

The SSA defines disability as follows:

"You must not be able to engage in any substantial gainful activity (SGA) because of a medically determinable physical or mental impairment that is either expected to result in death or has lasted or is expected to last for a continuous period of at least 12 months"

! It is important that you understand what this definition means. Remember that your job is to provide the SSA with enough information to prove to them that you meet this definition. It is difficult to do that if you do not understand what they are looking for.

Breaking Down the SSA Disability Definition

The SSA's definition of disability has three parts:

1	The inability to engage in substantial gainful activity
2	Because of medically determinable physical or mental impairment(s)
3	That has lasted, or is expected to last, for a continuous period of at least 12 months or is expected to result in death.

Let's go through each part of the definition to better understand what SSA is looking for.

1. You must not be able to engage in any substantial gainful activity (SGA)

"**Substantial gainful activity**" is also called SGA for short. These are work activities that are productive either mentally or physically. If the activity is "gainful" that means it is for pay or profit. The activity can count even if you do not make a profit.

Whether your activity is a SGA depends on how much you earn from it. The amount that qualifies for SGA changes yearly. If your qualifying disability is blindness, the SGA amount is higher. In 2024, the SGA monthly amount is \$2,590 if you are blind, and \$1,550 if you are not blind. Self employment is calculated a little differently.

! *This means if you want to get SSDI for a condition that is not blindness, you cannot be earning more than \$1,550 per month.*

2. Because of a medically determinable physical or mental impairment

You can qualify for SSDI for physical impairment, mental impairment, or both. You must be able to provide clear evidence to prove this. Often that means thorough medical documentation from **acceptable medical sources (AMS)**.

An AMS can be a:

- Doctor (MD/DO/PhD/EdD/PsyD)
- Advanced Practice Registered Nurse (APRN), which includes Certified Nurse Midwife, Nurse Practitioner, Certified Registered Nurse Anesthetist, and Clinical Nurse Specialist
- Physician Assistant
- Audiologist

! It is important to realize that SSA and DDS are looking for an impairment that affects your ability to do basic work activities.

This means even if you have a serious illness, it does not *automatically* mean that you have a serious impairment.

When determining level of impairment, DDS will also look at four areas of your mental functioning including your ability to:

- Understand, remember, or apply information
- Interact with others
- Concentrate, persist, or maintain pace
- Adapt or manage yourself

! Your application must provide detailed information that clearly connects your impairment(s) to your diagnosis or medical condition(s).

Remember that you are getting all of your medical information (or evidence) together and submitting a case. Any good case has plenty of evidence.

To know more about what SSA and DDS considers evidence, we can look at the Code of Federal Regulations for the SSA. These are basically the rules of the SSA.



You can review the entire Code of Federal Regulations for the SSA at:
https://www.ssa.gov/OP_Home/cfr20/cfrdoc.htm

Within the SSA's Code of Federal Regulations, there is a section called "How we evaluate symptoms, including pain" (§ 404.1529) which says:

"Medical signs and laboratory findings, established by medically acceptable clinical or laboratory diagnostic techniques, must show the existence of a medical impairment(s) which results from anatomical, physiological, or psychological abnormalities and which could reasonably be expected to produce the pain, or other symptoms alleged"

! This means: a physical or mental impairment must be proven by medical evidence consisting of signs, symptoms, and laboratory findings—not only by the applicant’s statement of symptoms. This is the law.

Signs	Signs are considered objective and externally observable. These are things your medical provider can see and document seeing .
Symptoms	Symptoms are often patient reported and considered subjective. These are the things you tell your medical provider you are feeling . Because it is how you feel, it can be hard to prove symptoms beyond documenting what you say.
Laboratory Findings	Laboratory findings (or labs) are tests that can be done to show observable evidence . These can be from blood tests, scans like MRI or x-ray, biopsies, or other similar tests.
Example	If you had rheumatoid arthritis, signs would include red, hot, swollen joints; symptoms are joint pain and fatigue; relevant labs from a blood test (examples are anti-CCP, rheumatoid factor, CRP, OR high platelets)

Not all medical conditions automatically qualify for SSDI. The ones that do have *very specific* medical criteria or requirements. These requirements can be found in a document called “The Listings” or “The Blue Book Listings”. They are categorized by body system and have a lot of details about how different medical conditions can qualify for SSDI.

! Your application must show that your illness(es) or condition(s) meet or be equivalent to these “criteria” to qualify.



To see an example of a listing requirement you can review the listing for inflammatory arthritis online at:

https://www.ssa.gov/disability/professionals/bluebook/14.00-Immune-Adult.htm#14_00D6

There are some conditions like chronic fatigue syndrome (ME/CFS) or Long COVID that are not specific listings in the Blue Book. This does not mean it is impossible to receive disability if this is the condition you are applying with. It just means you need to pay special attention to give evidence that proves you qualify.

For example, to qualify for disability benefits for ME/CFS, all other causes of your symptoms must be ruled out and you must be able to prove that you have experienced at least four of the following symptoms for at least six consecutive months:

- Fatigue that is not relieved by sleep
- Sore throat
- Muscle soreness
- Atypical headaches
- Joint pain without swelling or redness
- Deficits in memory and concentration
- Illness after exertion that lasts 24 hours
- Swollen lymph nodes

In this example, you would need to provide medical documentation that shows you have had at least 4 of those symptoms for at least 6 months in a row and that the symptoms are not caused by another condition. You will also need to provide medical records with reports of your signs and labs that support your case.



You can review SSA's guidance for health professionals on providing medical evidence for Long COVID claims at:

<https://www.ssa.gov/disability/professionals/documents/EN-64-128.pdf>

3. That has lasted or is expected to last for a continuous period of at least 12 months or expected to result in death.

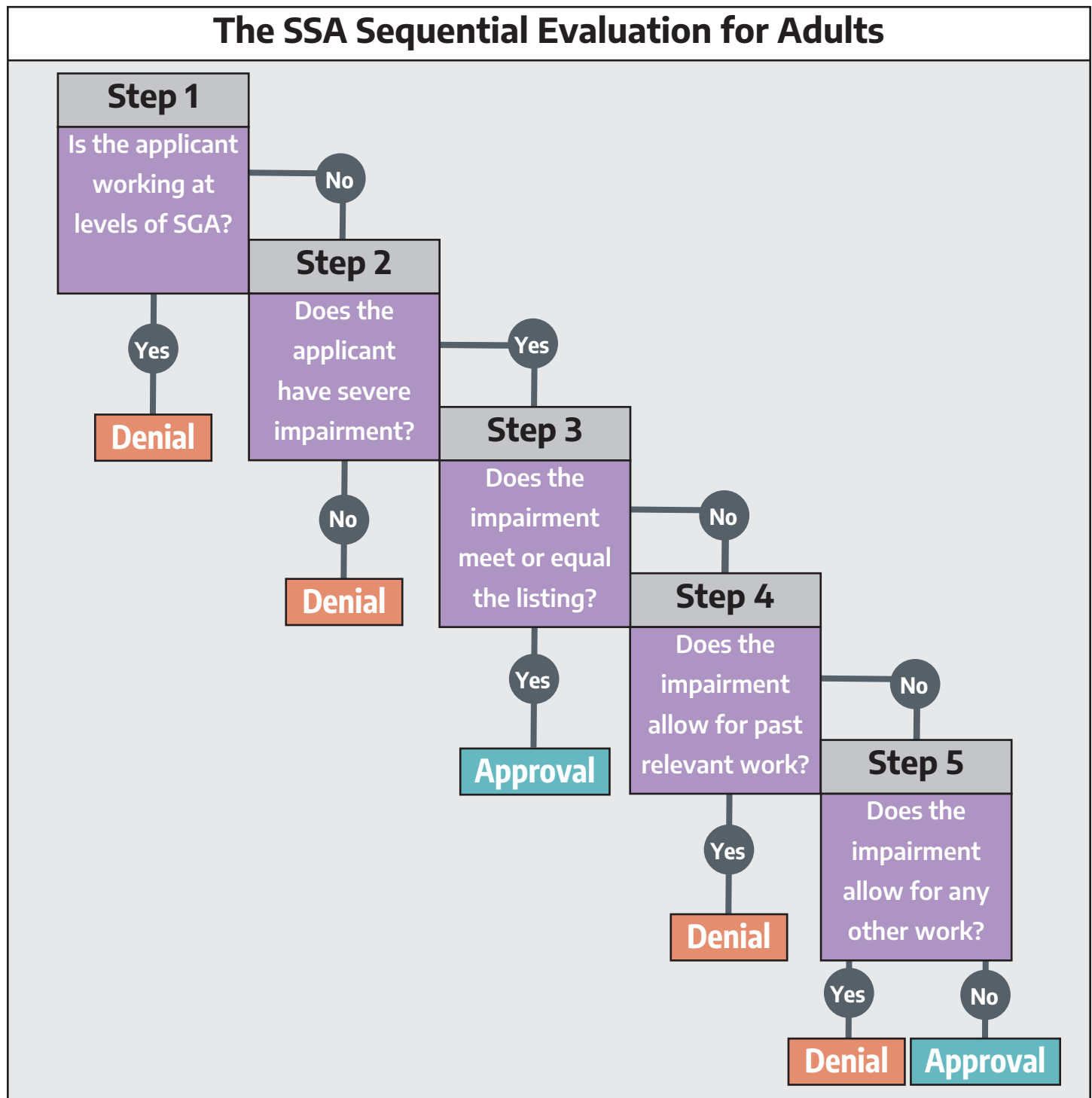
This requirement is less complicated than the first two, but still very specific. It means that you have to show that your illness(es) or condition(s) have been happening for at least 12 months, or have good reason to believe that it will still be going on for long enough to meet that requirement. You do not need to meet this requirement if you can show the illness is considered terminal or end-stage.

Remember, you have to meet all three of the requirements for the SSA to find you disabled.

In the next section of this guide, we will discuss the application process and what happens during each step.

What is the Sequential Evaluation?

The Social Security Administration has a 5-step process to determine disability called the "sequential evaluation". This section will review each step in detail. The professional who evaluates disability claims for SSA and determines whether an application meets the criteria at each step of this process is called an adjudicator. **An application does not necessarily make it through all 5 steps before being denied or approved.**



Step 1. Are You Working at a “Substantial Gainful” Level?

Remember, substantial gainful activity (SGA) is a term used to describe work activities and earnings that involves performance of significant mental or physical activities.

Each year, the SSA sets a gross monthly earnings amount considered SGA (recall that in 2024, it is \$1550/month). SGA for self employment is evaluated a bit differently and it can be a bit complicated.

There are highly detailed resources available for those who are self-employed and seeking to gain access to Social Security disability benefits. One such resource is the Work Incentives Planning and Assistance National Training and Data Center through the Virginia Commonwealth University.



You can review their **Self-Employment and SSDI Benefits** resource at:
<https://vcu-ntdc.org/resources/viewContent.cfm?contentID=11>

You are potentially eligible for SSDI if you are:

- Not working or
- Working, but not at SGA

The SSA will evaluate your work activity. If you are working, you will be asked to complete the SSA-821 Work Activity Report form online (preferred method by SSA) or submit it in paper form to your local SSA office.

If you are found to be at or above SGA, the application will be *DENIED!*

If you are found to not be at or above SGA, the application moves on to **Step 2.**

Step 2. Do You Have a Severe Impairment?

SSA considers the medical severity of your impairment and its duration.

Again, the impairment will only be considered “severe” if it significantly limits your ability to do basic work activities.

DDS looks at the following:

- Physical activities involved in work like standing, walking, lifting, carrying, seeing, hearing, and speaking.
- Mental activities like understanding, remembering, and carrying out simple instructions, judgment, responding to supervision, and dealing with changes.

The level of impairment you are experiencing must be documented in your medical chart for a successful SSDI case. It is critical that you are openly and honestly communicating the difficulties you are experiencing in any domain of your life with your providers. You want your medical record to reflect your impairment.

! Remember, you can be living with a high level of impairment, but if it is not well documented, your application will be denied.

If the impairment is not severe, the application is *DENIED!*

If the impairment is severe, the application moves to **Step 3.**

Step 3. Does the Impairment Meet or Equal the Listing?

Arguably, this is the most critical step because it's the first point at which you can be found disabled. Ideally, your application has provided enough information for the DDS adjudicator to make the disability determination here.

SSA has categorized lists of illnesses and conditions with severity criteria to be considered disabled; however, a diagnosis alone is NOT enough. It is worth reviewing the listing for the illness(es) or condition(s) you are applying for to make sure that you are providing evidence that proves you meet the requirements SSA outlines for that specific condition to qualify.

Medical evidence must show how the illness(es) “meets” or “medically equals” a listing, and significant functional limitations must be demonstrated.

If your application sufficiently meets a listing, the application is *APPROVED!*

- Upon approval, you are eligible to receive benefits.
- Eligibility is typically dependent on when you became disabled plus any additional waiting time required by law, so your filing date will be relevant here (aka the date you submitted your application for SSDI).

If it does not sufficiently meet a listing, the application moves to **Step 4.**



Review the Blue Book Listings on the SSA website at:

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

Step 4. Does the Impairment Allow for Past Relevant Work?

During this step, the DDS looks at your past 5 years of work history. They will consider what kind of duties were involved in the jobs you have had in the past and whether you have a physical or mental impairment that is severe enough to not do this previous work again. They will only consider jobs that are considered "past relevant work" (PRW).

The DDS will consider whether the work you list is considered relevant based on 4 requirements:

The work must have

- been performed within the relevant period (recently)
- not started and stopped in fewer than 30 calendar days
- lasted long enough for you to learn how to do it
- been substantial gainful activity (SGA)

For the jobs that are considered PRW, the adjudicator will then go through the job on a function-by-function basis. It is important that when you fill out information about your past work, you are detailed in the duties of your job so the adjudicator can complete this evaluation based on the information you give for your specific job. If they have to reach out to you for this information, it will delay your determination. If you do not respond to requests for this information, your claim will be denied for insufficient evidence.

To determine whether you can return to past work the adjudicator will consider:

- the physical and mental demands of your PRW
- whether you are able to do the duties of job as it was performed or is generally performed in similar jobs nationally

The adjudicator can use general descriptions of jobs to consider if you are able to return to similar jobs. Sometimes that means that even if you cannot return to your old job as it was, you may still be found able to work. For example, if you used to deliver heavy appliances, but are limited to lifting less than 25 lbs due to your disability, you may still be found able to work if you could do a different delivery job.

If it is determined that you can do work duties required from previous jobs, the application is *DENIED!*

If you are unable to do past work, the application moves to **Step 5.**

Step 5. Can you Do Any Other Work?

When determining whether you are able to do other jobs, the adjudicator will take into account multiple factors including your residual functional capacity, your age, education, and past work experience including transferrable skills.

! Remember that your RFC is determined by how your health condition(s) might make doing any job difficult. For example, with Long COVID, you may experience a high number of unexpected absences due to your symptoms, or frequent unplanned breaks to accommodate your needs. These factors should be considered as they are important, and adjudicator cannot consider them if you do not provide them with information about it. This why it is important to provide as much detail and specificity as possible in your application.

To deny at this stage, DDS must find you capable of performing other work.

You will be found capable of performing other work when:

- the range and kind of work you are functionally and vocationally suited for is broad enough to reasonably adjust to based on the facts of your case and
- such jobs exist in significant numbers in the region where you live or in several regions in the country

Adjudicators are trained to not consider things like changing residence from one geographical area to another, lack of job openings, and employers' hiring practices in their decision.

Steps 4 and 5 are more subjective and more difficult to assess but allow for the possibility of approval even if your impairment does not meet the specific severity criteria of a Blue Book listing. Keep in mind that the processes involved in steps 4 and 5 also allow for plenty of opportunities to deny a claim, such as insufficient information.

This is the final step of the initial determination process.

If DDS finds you capable of performing other work, your application is *DENIED!*

If DDS finds you are not capable of performing other work, your application is *APPROVED!*

What Happens After a Denial?

If your application is denied at any of the 5 stages, you have the right to question the decision made on your claim. You have 60 days from the release of the first decision to request an appeal. ***It is important to know that the appeals process is a long and complicated one.***

! **It can be frustrating to face a denial, especially after all of the work that goes into submitting an application. However, it is critical that you act promptly once you receive a denial notice. 60 days can pass rather quickly with energy limiting conditions. Try to regularly check your mail or have a trusted person help you with retrieving your mail.**

You also have the option to resubmit your application. To decide whether you should reapply or appeal is a question that could be helpful to discuss with a lawyer because it depends on your situation. Even if you already know you are going to appeal a denial, it could still be helpful to talk to a lawyer who is familiar with SSDI.

The fastest and easiest way to request an appeal is to submit a request online. You can also call the SSA's toll-free number at 1-800-772-1213 or contact your local Social Security Office to request appeals forms.

It is possible that if you were to resubmit your application with new or more compelling versions of your evidence, it could be approved. There is no limit to the amount of times you can apply, and it will go through the same process as your first application. However, it is worth noting again that it could be helpful to get a lawyer to help you build the best case you can.

There are four levels of appeal when you disagree with a determination from SSA.

This guide provides some basic information regarding these levels of appeal, but does not go into great detail about the specifics and does not provide all of the information you would need at these different stages. To see more information on appeals, you can refer to the SSA publication “Your Right to Question the Decision Made on Your Claim”.



Review Your Right to Question the Decision Made on Your Claim at:
<https://www.ssa.gov/pubs/EN-05-10058.pdf>

The four levels of appeal are:

Reconsideration	This is a complete review of your claim from someone who did not participate in the initial claim review. You must submit Form SSA-561 to request a reconsideration.
Administrative Law Judge Hearing	This would be your opportunity to state your case to an Administrative Law Judge (or ALJ). You must submit Form HA-501 to request a hearing by an ALJ.
Appeals Council Review	If you disagree with the ALJ's decision, you can request the Appeals Council review your case. It is up to the Appeals Council to determine whether your request for review will be approved or denied. The Appeals Council can approve your request, meaning either they or another ALJ will determine a ruling on your case. You must submit Form HA-520 to request a review from the Appeals Council.
Federal Court Review	If you disagree with the Appeal Council's decision on your case, or if the Appeals Council denies your request for a review, you can file a civil action in the Federal district court.

If you receive a denial during the application process, it is important to know that does not delegitimize your disability or the difficulties you have faced due to your disability. It simply means that the case you provided during the process did not meet the criteria the SSA sets for approvals.

According to data released by the SSA in 2020, disability claims are denied at an average of 67%! This means that a majority of claims are denied and you are not alone.

! Remember that a denial doesn't reflect whether you are sick, or how sick you are. It does not mean that you are "actually able to work" despite knowing that you cannot. Often a denial is a reflection of how your paperwork/application fits into the system. This is why we created this guide, to help you understand the very specific criteria required by law.

Preparing Medical Records for Your Application

Before you begin your application, it is important to begin gathering your medical information. The following steps can make collecting your records easier by ensuring that it is complete and more targeted to the information they are looking for during the disability determination process.

The importance of putting in effort to collect this information on your own cannot be stressed enough. While there are supposed to be support for patients as they apply, often there are not enough resources to supply patients with the individualized support required to complete the complicated and labor intensive SSDI application process.

Before Starting Your Application	After Starting Your Application
<p data-bbox="212 989 691 1108">Create a list of your providers and the clinics you saw them in.</p>	<p data-bbox="938 1010 1417 1087">Review and sign the SSA-827 Form.</p>
<p data-bbox="110 1178 467 1514">Reach out to the clinics and ask about how to gain access to your medical records. Review and sign any paperwork you may need to based on their policy.</p> <p data-bbox="483 1178 824 1514">Reach out to your PCP and tell them you intend to apply for SSDI. Make any necessary appointments for a thorough evaluation of your condition.</p>	<p data-bbox="946 1167 1417 1356">After having any necessary appointments, consider asking your PCP for a letter of medical support.</p>
<p data-bbox="110 1598 467 1902">Begin tracking relevant information as needed based on your case including a medication log and daily activity log.</p> <p data-bbox="483 1598 824 1902">Organize and review your records. Keep track of what you have and what you are missing to have a complete application.</p>	<p data-bbox="946 1430 1417 1640">Follow up regularly on medical records information you have not received and follow up until all necessary records are collected.</p> <p data-bbox="946 1692 1417 1902">Continue tracking relevant information including a medication log and daily activity log if you have started them.</p>

Make a List of Treating Sources

A good place to start is to make a list of the places you have received treatment for your condition(s) and illness(es) in your disability claim. It could be helpful to create a checklist to keep track of the records you have requested, received or are still waiting to receive. It is also important to note that some providers or institutions require a fee to acquire and send you your medical records.

Many records can be pulled electronically from MyChart if the provider or facility utilizes it for documenting health information. Check with your medical provider's office for more details on how they handle records if you have any questions.

When you begin filling out your application for disability, they will request information about who your treating providers are. On your list of treating sources, it can be helpful to collect information now to make your efforts easier later.

Begin to collect contact information for each of your providers including:

- Mailing address
- Fax number
- Phone number
- Treating physician name
- Patient number

Sign the SSA-827 Form

You will need to sign a release of information, called a SSA-827: Authorization to Disclose Information to the Social Security Administration form. This form documents that you are giving SSA permission to access your records for your claim. It is best to submit this form electronically, which you will be able to do when logging into your MySocialSecurity account. You may also submit a paper copy to your local SSA office.



Access the SSA-827 form at:

<https://www.ssa.gov/forms/ssa-827.pdf>

Requesting Your Medical Records

Send a Release of Information (ROI) to Medical Records Departments. Take the time to contact your current and past providers to explain your situation. Mention that you are in the process of submitting a claim to the SSA and that in order to process your request, you will need complete information related to your file. Specify the type of information you need, and offer to review/sign release of information paperwork as necessary based on their policy.

If you are a patient in the UW Medicine System, you can request your medical records and imaging using the guide posted online.



Review Process to access UW Medicine records and images at:

<https://www.uwmedicine.org/patient-resources/access-medical-records-images>

If you are not a patient in the UW Medicine system, or need to get records from a provider who is not part of the UW Medicine system, reach out to that provider's billing and records department to understand their policy on obtaining records.

Some questions to consider:

- Will you want your documents as electronic or physical copies?
- Is there a different process for obtaining imaging or other laboratory test results?
- Is there a cost associated with retrieving your records?

Be sure to follow-up regularly on information not received. Follow-up until all information has been collected. Consider keeping track of your contact attempts if this process is taking longer than expected.

Organize and review your records. Place your most recent records on top. Note what is missing and what needs clarification. Remember you are building a complete case for review, so think about what would be needed to make a determination in your favor, even this early in the process.

! If your symptoms make it difficult for you to organize your records, or follow up regularly, don't let it stop you from moving forward with the application. Just try your best to collect as much relevant information as you can to support a complete application.

Other Helpful Materials

Eventually, you will be asked by the SSA to accurately and comprehensively describe your limitations. It can be helpful to have the materials below to help you organize your answers and/or support your case down the line.

Detailed Daily Activity Log

- A daily journal can be helpful in recalling your daily symptoms and limitations, emotional states, and medication side effects that the SSA will ask about. If you take the time to write these down now, you will be able to recall this information much easier and consistently in the future.

Comprehensive Medication Log

- Creating a detailed medication log with the medication name, dosage and frequency, name of the healthcare provider who prescribed the medication, and any side effects you experience with each medication. Like the daily activity log, you will be asked about this information, so begin collecting it early and keep it regularly updated.

Medical Letter of Support

- A medical letter of support is **optional** for your disability claim. In some cases, it can strengthen your application, but not always.
- **Keep in mind that a letter can do more harm than good if the doctor's evaluation contradicts previous medical evidence.**
- A letter of support is best written by a provider who knows you and your condition well, such as a primary care provider (PCP).

You should let your PCP know that you intend to apply for disability benefits **before** you initiate the disability application process so they can thoroughly evaluate your condition beforehand. It is in your best interest to make sure your PCP has access to your relevant medical records, like previous visits with specialists, imaging, and blood work to help them with their letter of support.

! Remember, a medical letter of support is NOT a requirement for applying for disability. Some providers refuse to write letters of support for SSDI claims. Try to not let that discourage you too much. Even if they will not write a letter, you can still apply and win your case.

Medical Evaluations

Your doctor will need to evaluate your mental and physical functioning by filling out two forms provided by the SSA. These forms can be time consuming, so it is best to review your doctor's office policy to determine the best route to complete these forms.

The two forms are:

1. **HA-1151: *Medical Source Statement of Ability to do Work-Related Activities (Physical)***
2. **HA-1152: *Medical Source Statement of Ability to do Work-Related Activities (Mental)***

Tip: While many forms are available online at the SSA website, some forms are not listed. There are certain forms that can only be completed or sent to your doctor by a Social Security Representative. You can call the SSA at 1-800-772-1213, Monday - Friday between 8:00 am and 5:30 pm or contact your local Social Security office for more information.

Your doctor can also choose to attach a medical narrative about you and your condition. If you wish to ask your doctor to include this, it is best to draft a letter for your provider to assist them. It can be helpful to ask a trusted friend or relative to help you do this.

The letter should discuss:

- The medical problems you experience.
- Ways your condition limits your ability to function or perform work.
- Limitations in lifting, carrying, walking, standing, or sitting.
- Limitations due to environmental factors like dust, heat, or cold.
- Mental conditions and related symptoms like the ability to remember, follow instructions, or get along with others.
- Limiting effects or side effects of medications like lethargy, sleepiness, or headaches.

! **Be sure that any evidence you provide to your doctor aligns with your medical records which should also align with the information that you put on your SSA applications moving forward.**

How to Start the Disability Application Process

There are three main ways to complete your application for disability benefits:

- Online
- Telephone
- In-person

This section will provide information for all three ways, but provides the most detail for the online application process.

Online Application

Note: this is the SSA preferred method for filling out and submitting an application. It may be a good option if you live far from an SSA office.

1. Go to the SSA's website: <https://www.ssa.gov/>
2. Click on "Apply for Benefits"
3. Review and Agree to the Benefits Application Terms of Service
4. Start a "New" Application

Tip: Select "Return to Saved Application" ONLY if you have previously set the protective filing date, have a re-entry number, and are ready to complete/submit the application.

5. Fill out Tab 1 (identification)
6. Once Tab 1 is completed, you will have a set Protective Filing Date (PFD). A re-entry number will be assigned to you. **Write this number down for your records.**

Online Application (cont.)

- ! 7. **Do not go past this screen until you are prepared to submit the complete application packet!** If you do move forward, but do not complete the application, it will be seen as an incomplete application which triggers SSA to set up an interview to complete the application with you in-person or over the phone.
8. If you are prepared to submit your application, you will fill out Tabs 2 and 3. Before you submit, review all tabs carefully. Once this portion of your application is submitted, you will not be able to go back and make changes.
9. More information about specific questions can be found later in this guide under the section “Completing the SSA-16”.
10. Once you submit your online application, the last tab will provide you with a “receipt” and the date the application was received.

There will be a list of additional necessary steps including providing important documentation and instructions to complete the Disability Application Process depending on your situation such as:

- Original birth certificate or certified copy as proof of birth
- Citizenship/naturalization papers
- U.S. Military Certificate of Release or Discharge from Active Duty
- Documentation of wages for a previous year (like a W-2 or 1099 form)

Tips for Online Navigation

- This application does not allow you to move forward until all appropriate information is completed.
- The tabs at the top of the page will identify the different sections of the application and show you where you are. When a section is completed, a green check mark will appear on that tab.
- The application uses **dynamic pathing**. This means that it changes questions based on what you answer. For example, if you say “yes” to something that has follow up questions, those questions will appear. If you said “no” to that same question, it would then skip those follow up questions.

Call an SSA Representative

Note: if you apply over the phone or in-person, you can ask questions and become more informed about the process in a way that you cannot through an online application.

- Call 1-800-772-1213 to schedule an in-person or telephone interview.
- If you choose to have an in-person appointment, a claims representative will interview you on the date selected at your local SSA office. You can choose to bring someone with you to this appointment.
- If you choose a phone interview, a claims representative will conduct the interview over the phone, and they will fill out the application for you while you speak with them.

Walk Into a Local SSA Office

- SSA claims representatives can meet you in person and fill out the application on your behalf. They will conduct an interview to learn more about your impairment and how it affects your ability to work.
- The office is often very busy, so be prepared to wait around.
- Remember if you walk in without an appointment, you may spend more time waiting for your interview than if you had made an appointment first. So if you can, try to get an appointment before you go in. Sometimes it is worth waiting to be seen in person without an appointment if the next appointment is too far out, but it depends on your situation.

If you choose to go in-person or have the interview over the phone, it can be helpful to have or bring documentation like:

- Your government issued ID
- W-2 for the previous year
- List of previous marriages along with relevant dates (including marriage and divorce)
- A pre-filled out paper copy of SSA forms

Completing the SSA-16: Application for SSDI

The SSA-16 form is your application for disability benefits. Again, it is strongly preferred that you complete this application online. The online version provides a way to track records so you can spend less time worrying whether the SSA received a form you sent.

However, if you choose not to fill out the online application yourself, the questions below will be asked by the SSA claims representative during your interview regardless of if it is in-person or over the phone.

Questions 1 through 7: Demographic Information

This section will ask about the following:

- Applicant's name
- Date and place of birth
- U.S. citizenship status
- Other previously used names and social security numbers

Question 8: When do you believe your conditions became severe enough to keep you from working (even if you have never worked?)

! This question will come up on forms SSA-8000 and SSA-3368 as well, so it is **important that you remain consistent with this date** or it could cause delays in processing your application at the SSA. **It is best to use your last date of work.**

SSA will examine all of your prior employment history to determine if any of your previous work attempts were “unsuccessful” (meaning you were unable to sustain work for more than a few weeks or months due to your disability).

Questions 9 through 12: Other Entitlements and Prior Marriages

This question asks you about pensions and annuities you may be eligible for based on work in the railroad industry, employment in a foreign country, or private employer pension plans.

The SSA asks about prior marriages because some applicants may be eligible for benefits based on their spouse's earning records.

Question 13: Children under the age of 18

If your claim for disability is approved, your children or dependents may be eligible for benefits based on your earnings record.

Be prepared to list the following along with the full name of all children who were now or in the past 12 months unmarried AND:

- Under 18
- Ages 18 to 19 and attending elementary school or secondary school full-time
- Disabled (meaning age 18 or over and disability began before age 22)

Questions 14 through 17: Other Earnings

This series of questions will refer to past employment and earnings.

- **Question 14a** asks if you had wages or self-employment income covered under Social Security in all years from 1978 until last year.
- **Question 15** refers to details about employment for the past year and the current year **only**. Employment prior to this will be collected on the SSA-3368-BK form.
- **Questions 16 and 17** will ask you about self-employment and earnings for the current and prior year.

Question 18: Ability to Work

This question is critical to your application. Make sure your dates match all other forms and documentation.

- **Question 18a** will ask if you are still “unable to work” because of your condition(s).
- **Question 18b** will ask you about the date you became “able to work”. If you are still unable to work, this will be left **blank**.

Question 19: Workers' Compensation

This question is intended to determine your eligibility for Worker's Compensation by asking if any of your illnesses, injuries, or conditions could be related to your work in any way. Members of the military would not be eligible for Workers' Compensation if the injury occurred during military service but may be eligible for VA disability benefits.

Question 21: Intent to File for Other Benefits

If you intend to file for public disability benefits through the SSA, it is important that you answer this question. In this application, welfare simply refers to need-based state programs like food assistance (EBT), Medicaid, TANF, or cash assistance.

- | | |
|---|---|
| <input type="checkbox"/> Veterans Administration Benefits | <input type="checkbox"/> Welfare |
| <input type="checkbox"/> Supplemental Security Income | <input type="checkbox"/> Other (If "Other," complete a Workers' Compensation/Public Disability Benefit Questionnaire) |

Questions 22 through 25: Payments from Employers and Dependents

These final questions on the SSA-16 form ask about any money you received from employers after you became unable to work and if you were supporting a child or parent when you became unable to work.

Remarks Section

If there are any other details related to the questions on this form, you should also provide that information here. For example, if you answered "yes" to question 22a regarding payments, you would use this space to say what the payments were for. Be sure to add the question number before each explanation you write so the SSA knows what you are adding details for.

! Remember to keep your answers short, simple, and consistent!

The SSA-8000: Application for SSI

This application is completed by an SSA claims representative over the phone or at your local SSA office. This is a comprehensive form and requires information about your resources, income, living arrangement, and immigration status.

! You may find completing the entirety of the form over the phone or in-person difficult because it requires a lot of information. It can be helpful to review the form ahead of time online or print a personal paper copy and pre-fill in the questions before your appointment.

Helpful documentation for filling out this form includes:

- Rental agreements or receipts
- Household expenditures
- Monthly value of in-kind support for housing, food, or medical care
- Lease
- Mortgage papers



Access the SSA-8000 form at:

<https://www.ssa.gov/forms/ssa-8000-bk.pdf>

Part 1: Basic Eligibility

- **Questions 1 through 4**—Name and Address
- **Questions 5 through 6**—Current and Prior Marriages
- **Question 7**—Date of Onset and Illness
- **Questions 8 through 14**—Citizenship and Immigration
- **Questions 15 through 16**—Residency Abroad
- **Question 18**—Warrants

Part 2: Living Arrangements

Since SSI is needs based, information about where you are living is an important part of your application. Many housing situations include more than just shelter, such as food, medical services, and other supports. Because of this, your living arrangement can affect the full SSI benefit amount which is known as the Federal Benefit Rate (FBR).

Questions 19 through 38 are regarding your living arrangements.

In-Kind Support and Maintenance (ISM)

For the SSI application, the SSA is going to request information regarding any "in-kind support and maintenance" you receive.

In-Kind Support and Maintenance includes, but is not limited to:

- Money provided for rent or mortgage payments
- Housing or shelter provided at no cost
- Utility payments
- Room rent
- Real property taxes
- Heating fuel, gas, electric, sewerage, garbage collection services
- Gifts of food or meals

Note: clothing is not considered an ISM

The application will ask you for details including when you were given the support, a description of the services/goods that were provided to you, the current market value of the services/goods, whether the services/goods benefited only you or the entire household, and contact information for the person or entity that is providing you the services/goods.

Part 3: Resources

The SSA will ask about your assets, particularly those that could be liquidated (or sold) to help provide financial support. According to the SSA regulations as of 2024, your assets cannot exceed \$2,000 for you alone as the applicant, or \$3,000 for a couple. SSA will need to verify your income and resources in order for you to be eligible for SSI.

To get a good idea of the kinds of resources SSA will be verifying and asking you about for the SSI application, we review the question topics below:

Question	Asks About...
39	Trusts
40	Vehicles
41	Real estate, mineral rights, and safe deposit boxes
42	Cash and/or bank accounts, certificates of deposit, ABLE Accounts, or credit union accounts*
43	Stocks, mutual funds, bonds, promissory notes, or other items that can be turned into cash (liquidated)
44	Life insurance policies
45	Recently acquired assets
46	Estate assets or items acquired for their value as an investment
47	Burial expense contracts
48	Cemetery lots or repositories for burial including crypts, caskets, vaults, urns, mausoleums, headstones, or markers
49	Recently transferred property or assets

**Note: question 42c asks for your permission for SSA to obtain financial records for any financial institution.*

Part 3: Resources (cont.)

Luckily, the SSA does not need you to determine the value of your personal belongings, but you will need to provide any information they ask for to help them determine that information.

This table can help clarify what will and will not be counted when they review your assets:

Not Counted	Counted
One car or truck that is necessary for daily activities.	Money in bank accounts
The house where the applicant resides	Other real estate
Household goods of limited value	Investments including stocks and bonds
Life insurance with a face value of less than \$1,500	Money or property given away, sold, transferred, or disposed of within 30 days of applying
Burial spaces and expense funds up to \$1,500	Trust funds*

**Note: these can be tricky. If this is your situation, it may be best to seek legal advice.*

Parts 4 through 5: Income and Benefits

Some of the SSA's questions about income are in this section. It is important to know that income is not limited to wages, self-employment wages, VA benefits, and court-ordered payments. Like earlier parts in this section, we will review tips for understanding some of the questions this section.

- **Question 50**—unless you have been approved for or are receiving income from these sources, it's recommended that you check "no" for each.
- **Question 57**—this question only applies to applicants who are filing as a child and are employed, or who are aged 18-22.
- **Question 58**—this question pertains to SNAP benefits, which are commonly referred to as "food stamps" or "EBT". Note that not all parts of this question need to be answered, so it is important to follow the prompts based on your response to each sub-question.

Parts 4 through 5: Income and Benefits (cont.)

- **Question 59**—As an SSI applicant, you may be eligible for Medicaid. However, the state cannot provide Medicaid to you if you do not agree to the requirement in this section of the application.
 - In 59c, answer "yes" if you had recent uncompensated medical experiences or evaluations. Your providers may receive medical reimbursement for these services to you if you're approved for SSI.
- **Question 60a**—SSA wants to know if you ever worked a job that paid into SSDI through contributions to FICA or OASDI from your paycheck.
- **Question 60b**—SSA wants to know if you have ever worked in the following industries:
 - Worked for a railroad
 - Been in military service
 - Worked for the federal government
 - Worked for an employer with a pension plan
 - Belonged to a union with a pension plan
 - Worked under a Social Security system or pension plan of a country other than the U.S.

Part 6: Miscellaneous

This section only needs to be completed if you are a parent filing on behalf of a child or a legal conservator on behalf of a "legally incompetent adult" (meaning they have been the subject of a judicial finding of incompetency).

Part 7: Remarks

Similar to the remarks section in the application for SSDI (SSA-16), this section is reserved for adding any details or explanation for answers within your application. Be sure to enter the question number before each explanation you write so the SSA knows what you are adding details for.

Completing the SSA-3368: Adult Disability Report

After you have completed the SSA-16 and/or the SSA-8000 applications, you will move onto the next stage of the application process, completing the Adult Disability Report (form SSA-3368). This form can be completed online after you have submitted the Online Disability Benefit Application. If you have a scheduled appointment with the SSA to complete this form, it can be helpful to print and fill it out before your appointment.



Access the SSA-3368 form at:

<https://www.ssa.gov/forms/ssa-3368-bk.pdf>

It can also be helpful to use a trusted friend or relative to help you complete this form. We recommend identifying at least two people in your life who can speak to your disability and can assist you with your application. Having other people in your life can help reduce the stress of the SSDI application process and can help strengthen your disability claim.

! Do not ask a healthcare provider to help you complete this form. If you need assistance, a social security claims representative can help you complete it. However, as we mentioned before, these resources can be limited. It may also be possible to access a care coordinator through your insurance or a local organization who may be able to help you.

Section 1: Information About You

Questions 1A through 1F will ask you for:

- Your full name
- Mailing address
- Phone number
- Whether you can understand, read, and write English

Note: interpreters will be provided free of charge by SSA, if needed.

Section 2: Contacts

SSA wants to know if there are people in your life who can be contacted to help you with your claim. This can include a family member, case worker, neighbor, or trusted friend.

The SSA will ask for their:

- Full name
- Relationship to you
- Mailing address
- Daytime phone number
- English proficiency

Section 3: Medical Information

In this section, SSA asks you to list each physical and/or mental condition that limits your ability to work. If you have cancer, you will report the type and stage in this section. SSA will also ask you for your height and weight in this section. You will go into more detail later in the application regarding your medical treatment (including a comprehensive medical list). Remember, if you list a condition here, SSA will expect more information about it including medical documentation when you submit your records later in the process.

Section 4: Work Activity

SSA will want to know if you are currently working and based on your response you will be navigated to the appropriate sub question.

Please note that the date provided in this section for when you stopped working or when your condition(s) became severe enough to prevent you from working should match the date you provided in the SSA-16 and SSA-8000 forms.

! Your claim could be delayed if they do not match!

Section 4: Work Activity (cont.)

If you have never worked, SSA will still want to know a date for when your conditions became severe enough to keep you from working.

If you have stopped working, SSA will ask you:

- Date (MM/DD/YYYY) you stopped working and information about why you stopped working.
 - You will select the appropriate check box to indicate whether it was because of your condition(s) or because of other reasons.
 - They will ask you, even if you stopped working for a reason other than your condition(s) to list a date when you believe your condition(s) became severe enough to prevent you from working.
- Has your condition caused you or your employer to make changes to your work activity (like your job duties, hours, or rate of pay)?
 - If yes, provide the dates these changes started (MM/DD/YYYY)
 - *Note: it is important for SSA to know if you needed to change duties or hours worked based on your condition. Employer accommodation(s) are not listed in your earnings record, so it is important to provide those details here because it helps your case.*
 - **Double check here that your dates match your other forms!**
- Have you had earnings greater than \$1,550 before tax in any month since becoming ill or injured? **Do not** count sick leave, vacation, or disability pay here. Remember that self employment is counted differently for SGA.

If you are currently working, they will ask you:

- Has your condition caused you or your employer to make changes to your work activity (like your job duties, hours, or rate of pay)?
 - If yes, provide the dates these changes started (MM/DD/YYYY)
 - If no, when did your conditions first start bothering you (MM/DD/YYYY)
 - **Again, double check that the dates here match your other forms.**
 - Since your condition first bothered you, have you had earnings greater than \$1,550 before tax in any month? **Do not** count sick leave, vacation, or disability pay here.

Section 5: Education, Training, and Literacy

This section can be valuable to the disability determination process. If you are unsure about dates of school or training, you can use your best estimate. You should also list any military training, trade and vocational schooling, and Job Corp training you have started. The training does not need to have been completed to be listed.

SSA will also ask about your ability to read and write in your primary language. Your primary language is the language you use in everyday life, in most situations.

The questions in this section will ask:

- Can you read a simple message, like a shopping list or short and simple notes?
- Can you write a simple message, such as a shopping list or short and simple notes?

Section 6: Work History

If you have not worked at all within the past five years since you became unable to work, you will check "No" and move on to Section 7: Medicines.

! This section is very comprehensive and asks for a lot of information. It can be helpful to take your time and be as detailed as you can.

If you check "Yes", you will list up to five jobs you have had within the past five years before you became unable to work. These should be listed in order of most recent jobs first.

It is important not to exclude any jobs, even if the earnings were minimal, unless the form says not to include it. Pay close attention to the instructions on this page as they will help you decide what you should and should not list.

Specifically it notes:

- List all jobs even if they were for the same employer
- Include self-employment (e.g. rideshare driver, hair stylist, etc.)
- Include work in a foreign country
- **Do not** include jobs you held for less than 30 calendar days

Section 6: Work History (cont.)

In this table you will list:

- **Job Title**
 - Enter the type of job you performed (do not enter the name of the employer).
 - You can add a generic title that describes the tasks performed, if you do not remember the exact title.
- **Type of Business**
 - Here you can enter the name of the business or type of business.
 - Examples: "grocery store" or "restaurant"
- **Dates Worked**
 - Enter the first and last date worked at each job (MM/YYYY).
- **Hours per Day/Days per Week/Rate of Pay**
 - If you do not have the details, you can put "unknown"
 - If you put unknown, you can explain in the remarks section that you had difficulty recalling the details of past employment.

! *If you had more than one job in the past 5 years*, you will mark that on the form. If this is the case for you, do not answer the questions in section 6.B - 6.D and go straight to Section 7: Medications. You may be contacted by SSA and asked to provide additional work history information. You would do so by filling out the **SSA-3369: Work History Report** form.

The SSA-3369: Work History Report form contains similar questions that are asked later in the SSA-3368 form for applicants who have had one job in the past 5 years. We go into detail later in this guide with more information on how to complete this form if you are asked to do so.



Access the SSA-3369 form at:

<https://www.ssa.gov/forms/ssa-3369.pdf>

If you had only one job in the past 5 years, you will mark that on the form and complete the rest of the questions in this section.

Section 6: Work History (cont.)

The next several questions ask you to provide more details regarding the nature of your job including duties, interactions with others, and physical requirements of your work.

Question 6.B.1—Describe in detail the tasks you did in a typical workday.

Question 6.B.2—If any of the work tasks you listed involved writing and completing reports, you will describe reports written and the time it took in a typical workday/week.

Question 6.B.3—If any tasks involved supervising others, describe who or what you supervised and what supervisory duties you had.

Question 6.B.4—List the equipment, machinery, or tools you used regularly when doing this job and what you used them for.

Question 6.B.5—Yes or No, did this job require you to interact with the general public, co-workers, or anyone else? If yes, describe the purpose of the interaction, how you interacted, and how much time you spent doing this during the workday/week.

Question 6.C—Here you will tell SSA how much time you spent doing various physical activities during a typical workday. The total hours/minutes standing, walking, and sitting should equal the Hours per Day reported in question 6.A. Use the example they provide on the form to help you fill it out. You will also note frequency and weight of things you would lift in the job and whether it exposed you to specific conditions (like noise, heat, or hazardous substances).

Question 6.D—This free text space is available for you to explain **how** your medical condition would affect your ability to do this job.

Section 7: Medicines

This section will ask for a list of all medications (prescription and non-prescription) that you are **currently** taking. You will need to list the name of the medication, as well as the prescribing doctor's name (if applicable), and the reason for the medication if you know it. If you run out of space, you can continue listing them in the remarks section.

Section 8: Medical Treatment

This is another comprehensive section of the application. You will be asked about **all** medical sources that have examined or treated you for physical or mental conditions, even if they are not recent. **Do not underestimate the importance of this section!**

Medical sources can include:

- Hospitals
- Clinics
- Substance use treatment
- Evaluations by other health professionals including PT/OT/SLP

DDS needs to know as many details as possible about **each** medical provider, including:

- Contact information such as mailing address, fax and phone numbers, treating physician's name and patient number.
- First, Last (meaning most recent), and upcoming dates of treatment.
- Conditions evaluated, so list all mental and physical health conditions evaluated or treated by the provider.
- Type of treatment received, for example "medication management", "physical therapy", or "inpatient psychiatric treatment". Do not describe medications or tests in this box.

If more than five doctors and/or hospitals have treated you, you will need to utilize the remarks section and give detailed information for each provider.

Also, DDS will need to know what tests were performed or scheduled such as x-rays, MRIs, HIV tests, vision tests, etc. For each test, you will need to include the provider/facility and the date (MM/YYYY). Again, if you run out of space, you need to add the rest of the information in the remarks section.

Section 9: Other Medical Information

SSA wants you to list other entities other than medical providers that have your medical information such as:

- Department of Veterans Affairs
- Social service agencies
- Vocational rehab agencies
- Workers' compensation
- Attorneys
- Insurance companies

Section 10: Vocational Rehabilitation, Employment, or Other Support Services

This section is only for individuals who are already receiving SSI. Skip it if you are not getting SSI benefits at the time of filling out the form.

Section 11: Remarks

This section can be used if you did not have enough space to enter the required information for any of the other sections of this report.

You will also indicate which medical records you will be submitting with your application.

For example, you may state "I will be submitting records from all treatment providers in sections 8 and 9".

If you do not have certain medical records for any of the conditions you listed in section 3, you should state "no treating source for (insert listed condition)".

For example, if you never sought out treatment for back pain, enter in the remarks "no treating source for back pain".

Completing the SSA-3369: Work History Report

You may be asked to complete this form if you have had more than one job in the past five years since you were unable to work. This form is comprehensive like the SSA-3368, so make sure you are thoroughly answering each question for each job you have held. Use the remarks section in this form if necessary and **do not** skip over any jobs you have held even if the income made was minimal.

Like other forms in this process, be sure to read all instructions thoroughly before beginning.



Access the SSA-3369 form at:
<https://www.ssa.gov/forms/ssa-3369.pdf>

Section 2: Work History

In this form you will list information for each position you had in the last five years:

- **Job Title**
 - Enter the type of job you performed (do not enter the name of the employer).
 - You can add a generic title that describes the tasks performed if you do not remember the exact title.
- **Type of Business**
 - Here you can enter the name of the business or type of business.
 - Examples: "grocery store" or "restaurant"
- **Dates Worked**
 - Enter the first and last date worked at each job (MM/YYYY).

Then, you will be asked to provide a lot of detail about each position you listed here starting with what your rate of pay was, and how many hours per day and days per week you worked at this job.

Section 2: Work History (cont.)

These questions will look familiar from the SSA-3368 form because they largely are the same. The purpose of this form is to allow you adequate space to provide details about your work history, but the information they want is still the same.

- Describe in detail the tasks you did in a typical workday.
- If any of the work tasks you listed involved writing and completing reports, you will describe reports written and the time it took in a typical workday/week.
- If any tasks involved supervising others, describe who or what you supervised and what supervisory duties you had.
- List the equipment, machinery, or tools you used regularly when doing this job and what you used them for.
- Yes or No, did this job require you to interact with the general public, co-workers, or anyone else? If yes, describe the purpose of the interaction, how you interacted, and how much time you spent doing this during the workday/week.

Then, you will provide information about how much time you spent doing different physical activities in a typical workday.

Specific activities they ask about include:

- Standing, walking, sitting, stooping, kneeling, and crawling.
- Using fingers to touch, pick or pinch.
- Using hands to seize, hold, grasp, or turn.
- Reaching at or below the shoulder, as well as reaching overhead.
- Climbing stairs, ramps, ladders, ropes, or scaffolds.

The form then asks you to describe any lifting and carrying you had to do in the job. You will include details about what you lifted, how far you had to carry it, and how often you had to do it.

You will also note the heaviest weight you lifted and the usual weight of items you frequently lifted (meaning 1/2 - 2/3 of your workday).

Section 2: Work History (cont.)

! *If you are applying for SSDI due to Long COVID, it can be important to note your needs due to the unpredictability of symptoms. It is difficult to know when and how often you may need breaks or be absent from work. Think about how these factors and impairments impact your ability to do work and note them where you can.*

The form also asks you if you were exposed to any of the following:

Outdoors	Humidity and wetness
Extreme heat or cold (non-weather related)	Hazardous substances
Moving mechanical parts	High, exposed places
Heavy vibrations	Loud noises

If you check any of the boxes, you will also need to tell them more about the exposure(s) and how often you were exposed.

The last section for each position provides you with a space to explain how your medical condition(s) would affect your ability to do this job.

Section 3: Remarks

Like many of the other forms you have completed up to this point in the process, the SSA-3369 has a section for remarks. You can provide any additional information you were unable to give earlier in the report. If you are using this section to explain or provide more detail about a specific question, remember to mark not only which question you are explaining but also which job.

If you have more than 5 jobs to list, SSA asks that you provide the same information you did for the other jobs on a separate sheet of paper (or as many as you need to provide complete information).

Section 4: Who is Completing this Report?

Finally, the last section of this form asks you to note who is completing this report. If it is you, mark "the person listed in 1.A". If it is someone else, you will provide information about the person who helped you including their name, their relationship to you, mailing and contact information.

Completing the SSA-3373: Function Report

This form is used by SSA to collect information about how your medical condition(s) and illness(es) impact your ability to perform daily activities and work. It is important to be honest, consistent, and accurate when filling out this form. Ensure that the details align with other materials you have submitted to SSA for your disability claim. Do not leave any sections blank. Do not ask a healthcare provider to help you fill out this form.

! Most importantly, do not underestimate the impact of your disability on your life. It is vital that you paint a complete and honest picture of your challenges.

Remember, DDS will look at **four areas of your mental functioning**, including your ability to:

- Understand, remember or apply information
- Concentrate, persist, or maintain pace
- Interact with others
- Adapt or manage yourself



Access the SSA-3373 form at:

<https://www.ssa.gov/forms/ssa-3373-bk.pdf>

Section A: General Information

Similar to other forms, you will start by providing basic information about you including:

- First and last name
- Social Security number
- Daytime phone number
- Where you live and who you live with

Section B: Information About Your Illnesses, Injuries, or Conditions

Here is where you will discuss how your condition(s) have impacted your ability to work. It is important to remain consistent and specific here.

Sections C and D: Information About Daily Activities and Abilities

Activities of daily living (also called ADLs) is a term that is used to describe the basic skills required for you to independently care for yourself.

Sections C and D: Information About Daily Activities and Abilities (cont.)

Examples of ADLs include:

- Cleaning, laundry, and maintaining a residence.
- Preparing food and eating.
- Paying bills and managing money.
- Using the telephone.
- Providing care for others, including pets.
- Shopping for food, clothing, and other essentials.
- Taking public transportation.
- Appropriately grooming yourself and taking care of your hygiene.
- Getting the mail or going to the post office.

Using some of the ADLs above, we will provide you with some examples of challenges that someone may encounter and their relationship with the functional categories reviewed by DDS.

Examples	Challenges	Relationship to Functional Categories
Grooming and Hygiene	<ul style="list-style-type: none"> • Difficulty washing self regularly • Medication side effects that make you too sleepy to engage in self-care 	<ul style="list-style-type: none"> • Difficulty adapting or managing oneself • Difficulty concentrating, persisting, or maintaining pace
Cleaning	<ul style="list-style-type: none"> • Forgetting where things are or difficulty remembering how to complete a task • Medication side effects that make it difficult to focus or concentrate on household chores 	<ul style="list-style-type: none"> • Difficulty understanding, remembering, or applying information • Difficulty concentrating, persisting, or maintaining pace
Shopping	<ul style="list-style-type: none"> • Can't remember what you need to buy • Becoming overwhelmed with choices 	<ul style="list-style-type: none"> • Difficulty understanding, remembering, or applying information • Difficulty concentrating, persisting, or maintaining pace
Public Transportation	<ul style="list-style-type: none"> • Difficulty understanding or remembering how to use public transportation • Discomfort with crowds on the sidewalk or bus 	<ul style="list-style-type: none"> • Difficulty understanding, remembering, or applying information • Difficulty interacting with others • Difficulty concentrating, persisting, or maintaining pace

Sections C and D: Information About Daily Activities and Abilities (cont.)

It can be overwhelming to try and remember all of the things you do in a day, especially if your condition(s) include cognitive symptoms like brain fog, or memory difficulties. To start, it can be helpful to write out your daily routine. On a typical day, start to collect information about how you spend your day, keeping in mind the tasks that are giving you difficulty and ones that you are unable to reliably and consistently complete even if you can sometimes complete them.

You can ask yourself these questions to get an idea of what to collect:

- What time do you get up in the morning?
- How do you spend your days?
- How many meals do you usually have in a day? When? If you are not eating regularly, why? Where do you eat them from? Why?
- How do you spend your evenings?
- What time do you usually go to bed? What is your sleep like?
- Does your routine change on the weekend? If so, how does it change?

Then, break down your daily routine further by asking yourself:

- Can you dress yourself without assistance?
- Are you able to bathe or shower without help? Are you able to do so at an appropriate frequency without skipping bathing due to symptoms?
- Do you have difficulty grooming yourself, like brushing your hair or shaving?
- Can you prepare your own meals reliably and consistently each day, multiple times per day? If so, what types of meals can you make? Do they provide you adequate nutrition?
- Are you able to do household chores reliably and consistently such as cleaning, laundry, and dishes? If yes, how often are you able to and how long does it take you? Are you able to complete other tasks that day if you engage in household chores?

Sections C and D: Information About Daily Activities and Abilities (cont.)

- How often do you need to take breaks? How long do they need to be? Are they predictable or unpredictable? Are they after standing or sitting down? Are they cognitive breaks? Do you need to lay down when you take a break?
- Do you need any special equipment or adaptations to perform daily activities (like grab bars or special utensils)? This applies even if you don't currently own special equipment but would benefit from it.
- Can you walk or move around without assistance 100% of the time? How far can you walk before needing to rest? Do you use any aids like a cane, walker, rollator, hiking poles, or wheelchair at any point during a month due to symptoms?
- Do you receive help from others, like family, friends, neighbors, or paid caregivers, to help manage daily tasks? If so, what kind of help do they give you and how often? Be sure to mark who is helping you, too.
- Are you in need of help or support but haven't been able to get it? If so, what kind of tasks would they help you with and how often would you need it?
- Can you lift and carry items? If so, how much weight can you manage comfortably?
- Do you have trouble bending, reaching, or using your hands and fingers for tasks like buttoning a shirt or opening a jar?
- How does your disability affect your ability to concentrate, remember things, and follow instructions?
- Do you experience any emotional or psychological symptoms, such as depression or anxiety that impact your life? How do they impact you?

Sections C and D: Information About Daily Activities and Abilities (cont.)

While long, this is not an exhaustive list. It is intended to help get you thinking about how to accurately describe how your disability impacts your ability to carry out your daily living activities.

! *Remember that whether or not you are able to complete a task is important, but also consider whether you are able to **reliably** and **consistently** do the task without exacerbating symptoms. This is important as well.*

Lastly, you will need to list any medications that you take that cause you to experience side effects. This is not a space to list all of your medications, only the ones that give you side effects. Side effects of importance include those that limit your ability to reliably and consistently perform work duties.

Sections E: Remarks

This is where you will include additional information from questions that require more space. Remember that you are trying to convey to the DDS the difficulties you are experiencing on a day to day basis that make it difficult or impossible for you to work. Use the additional space to give detail if necessary in order to give them the whole picture.

Don't forget to fill out the fields at the bottom of the form beyond the remarks section as well. This is where you will note if there is someone who helped you complete your form. If someone did help you, provide their name and contact information as requested.

Completing the SSA-821: Work Activity Report

You will be asked to complete this form by SSA if you are currently working. SSA will notate your employers and yearly earnings. You will need to fill out any missing employer or yearly earnings as you complete this form.



Access the SSA-821 form at:

<https://www.ssa.gov/forms/ssa-821.pdf>

Question 1

Have you had any employment income or wages since the DATE shown above in the identification section?

- **If you answer no**, indicating that you did not work but income was reported for you, go to question 2.
- **If you answer yes**, skip question 2 and go on to question 3.

Question 2

If you answered no to question 1, you need to complete this section. SSA is looking for income that may have been reported for you and may ask for proof of this income. Examples they are looking for include:

- Back pay
- Vacation pay
- Holiday pay
- Sick pay
- Bonuses or commissions
- Royalties
- Disability pay
- Insurance payments
- Worker's compensation

You will need to list each corresponding payment type with the name and address of the payer, the amount, and the dates worked as well.

When you're finished, **you will go on to question 7.**

Question 3

Part A: You will need to provide information about your most recent employer. You will also need to enclose any pay stubs if you have them. If you do not have them, you will need to tell SSA how much you earned before deductions (gross pay) in each month.

Part B: *If you did not have any more employers, you will go on to question 4.* If you did have more employers, you will fill out this section the same way you completed question 3A, making sure to attach pay stubs if you have them.

Question 4

If you received other payments or benefits from an employer in addition to the regular pay discussed in question 3, you will need to list it here.

Question 5

If you worked under any of the listed special conditions, you will need to give the employer's name, the dates you were given these conditions, and a description of the conditions.

Question 6

Part A: If you made any of the following changes since the date shown at the beginning of the form, you will need to provide the employer's name, the date, and reasons for changes in work activity.

- Stopped working
- Reduced earnings
- Reduced work hours
- Changed to a lighter or easier type of work

Part B: Please use this section to notate any additional information about work changes listed in part A of question 6.

Question 7

Did you spend any of your own money for items or services for your disability? For example, medicines, copays, medical devices, assistive devices, service animal, etc. If yes, you will list the item, its cost, and the date you paid it. You will be asked to provide proof of payment, so have that ready to turn in too.

Frequently Asked Questions (FAQ)

Some of the frequently asked questions in this document come directly from the Social Security Administration. You can review the information plus more FAQ via that website.



Access the SSA's SSDI FAQ at:

<https://faq.ssa.gov/en-US/Topic/?id=CAT-01089>

How long does it take to get a decision after I apply for disability benefits?

The time it takes to get a decision on your disability application can vary depending on:

- The nature of your disability
- How quickly we can get your medical evidence from your doctor and other medical sources
- Whether it is necessary to send you for a medical examination
- Whether we review your application for quality purposes.

Once you have submitted your application for disability benefits, it generally takes 6-8 months for an initial decision. You can check the status of your pending application on your MySocialSecurity account.

Is there a waiting period for SSDI benefits?

If you are found disabled, there is generally a five-month waiting period before SSA can begin your benefits. They will pay your first benefit the sixth full month after the date they find your disability began.

Example: Your disability began on June 15, 2020 and you applied on July 1, 2020. Your first benefit would be paid for the month of December 2020, the sixth full month of disability.

However, there is no waiting period if your disability results from amyotrophic lateral sclerosis (ALS) if you were approved for benefits on or after July 23, 2020.

How much will I receive if I am approved for SSDI?

The amount of your monthly SSDI benefit is based on your lifetime average earnings covered by Social Security. You can retrieve an estimate from your Social Security Statement online through your MySocialSecurity account.

Do I get Medicare if I am approved for SSDI?

SSA automatically enrolls you in Original Medicare (Parts A and B) after you get disability benefits for two years. However, if your disability results from ALS, Medicare coverage begins sooner, generally the first month you are eligible for disability benefits.

Medicare Part A (Hospital Insurance) helps pay for inpatient hospital stays, skilled nursing facilities, hospice care, and some home health care. The taxes you paid while you were working financed this coverage. It is provided at no cost to you.

Medicare Part B (Medical Insurance) helps pay doctors' services, outpatient care, some medical supplies, and other preventative services. You will need to pay a monthly premium for this coverage if you want it. According to SSA, most people have both parts of Medicare. If you have questions about this coverage, you can speak with a Medicare Customer Service Representative toll-free at 1-800-663-4227.

There are many more considerations when using Medicare coverage. You can review this information online or ask Medicare directly.



Review Medicare coverage information at:
<https://www.medicare.gov/>

What if I am low income?

If you have low income and few resources, your state may pay your Medicare premiums and, in some cases, other Medicare costs for which you are normally responsible, such as deductibles and coinsurance. Only your state can decide if you qualify for this assistance. To find out if you qualify, contact your state/local welfare office or Medicaid agency.

Some states also have additional programs to support people who are seniors and/or have disabilities.

For example, as of January 1, 2023, Washington state has eliminated the resource requirements for individuals and couples applying for Medicare Savings Programs. You can find more information about that via the Access and Outreach Program. If you are low income and reside in King County, the Access and Outreach Program may be able to provide you with other forms of support.



Learn more about the Access and Outreach Program support at:
<https://kingcounty.gov/en/dept/dph/health-safety/health-centers-programs-services/access-outreach-program/medicare-savings-program>

What if I don't have enough work credits for SSDI, but my or my spouse's income is over the limit for SSI?

If your financial situation is complex, it can be helpful to get information and application help from your local Center for Independent Living or seek legal support if you are able.



To find your local Center for Independent Living at:

<https://www.ilru.org/projects/cil-net/cil-center-and-association-directory>

How am I supposed to pay bills while I wait for my disability application to process?

The SSA suggests utilizing savings and private short-term disability coverage during the waiting period. Currently, there are no short term federal disability benefits available. Only a few states (California, Hawaii, New York, New Jersey, and Rhode Island) have state disability benefits that can help fill the gap. You may also be eligible for other state and local benefits depending on where you live. It is worth applying to all programs available to you.

One helpful online resource is *How to Get On*. This website was created by and for people with disabilities like ME/CFS. There are many helpful guides as well as more information about applying for SSDI, living on Social Security income, and other forms of disability insurance.



Review the How to Get On website at:

<https://howtogeton.wordpress.com/>

Where can I find more resources?

In addition to the How to Get On website, the Work Incentives Planning and Assistance National Training and Data Center at the Virginia Commonwealth University has a great deal of resources that may be helpful in deepening your understanding of the complexities of SSI/SSDI. These materials were created to train community workers who assist individuals with understanding and applying for benefits, so they are highly detailed.



Review the Work Incentives Planning and Assistance Resources at

<https://vcu-ntdc.org/resources/resources.cfm>