

Obsessive Compulsive Disorder and Social Security Disability Benefits

Obsessive Compulsive Disorder (OCD) is an anxiety-related disorder marked by obsessive thoughts and behaviors. OCD is often related to other serious psychiatric complications, including depression. In serious circumstances, OCD can affect a person's ability to perform work-related activities and, subsequently, their ability to earn a living.

Under these circumstances, you may be eligible to receive Social Security Disability benefits. These benefits are offered by the Social Security Administration (SSA) to provide financial assistance to individuals with long-term disabilities.

Social Security Disability Benefit Programs

The SSA provides disability benefits through two main federal benefit programs—Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

SSDI benefits are awarded to disabled workers who have paid Social Security taxes over the course of their employment. Workers become eligible for SSDI when they have earned an adequate number of work credits. Work credits are assigned based on the number of years a person has worked, the amount of income they have earned, and the amount of taxes they have paid. For more information about work credits and SSDI eligibility, visit the following page: <http://www.disability-benefits-help.org/ssdi/qualify-for-ssdi>.

SSI benefits are awarded to disabled individuals who earn very little income. To qualify for SSI, your income and financial resources must fall within the limits set by the SSA. Because SSI has no age, work, or tax requirements, individuals of any age can qualify. For more information about SSI eligibility, visit the following page: <http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm>.

In certain circumstances, applicants may be eligible to receive benefits from both programs.

Medical Eligibility

In addition to meeting the technical requirements outlined in the previous section, all Social Security Disability applicants must have a disability. While this may seem obvious, the SSA has specific standards of disability that all applicants must satisfy.

The SSA will only consider you to be disabled if you have a physical or mental condition that prevents you from engaging in Substantial Gainful Activity (SGA) for at least one year. In 2014, you are considered to be performing SGA if you earn \$1,070 or more in one month.

If you are found to be disabled according to the SSA's standards, your condition must also meet requirements specific to your condition. These requirements can be found in the SSA's official guidebook of disabilities—commonly called the Blue Book. In order to receive benefits, you must meet the requirements under the Blue Book listing that applies to your condition.

OCD is evaluated under Blue Book listing 12.06—Anxiety Related Disorders. According to this listing you must experience the following symptoms in order to qualify for disability benefits:

- Recurrent obsessions or compulsions which cause significant distress;

AND at least two of the following:

- Marked restriction of activity of daily living; or
- Marked difficulties in maintaining social functioning; or
- Marked difficulties in maintaining concentration, persistence, or pace; or
- Repeated episodes of decompensation

OR

- The complete inability to function independently outside one's home

View this complete listing, here: http://www.ssa.gov/disability/professionals/bluebook/12.00-MentalDisorders-Adult.htm#12_06.

If you do not meet this Blue Book listing, you may still be able to qualify for disability benefits if you can prove through medical evidence that your condition makes it impossible for you to do any type of work.

Application Preparation

Before beginning the application, you will need to make sure you have all of the appropriate supporting documentation. Remember, a diagnosis is not typically enough to qualify a person for disability benefits. You will need objective medical documentation to validate your claim.

This may include documentation of your diagnosis, findings of physical and mental examinations, a history of treatments, a history of hospitalizations, and statements from your current doctors and therapists. It may also improve your chances to collect statements from employers or former employers explaining why you can no longer function in the workplace. You will also need records pertaining to your finances and your employment. View a complete list of required items, here: <http://www.socialsecurity.gov/disability/Documents/Checklist%20-%20Adult.pdf>.

Applying and Receiving a Decision

When you are ready to begin the application, you may choose to fill out the necessary forms online or in person at a Social Security Administration office near you. If you are unsure about any of the steps or you will need to explain your case in great detail, consider scheduling an in-person interview.

When filling out the application paperwork, be sure to take your time. Include any and all relevant details. If you fail to complete any questions or provide inconsistent information, your claim may potentially be denied.

The application process can take several months or longer to complete, so you should begin applying as soon as possible. Many applications are denied upon initial submission. If this happens to you, know that you have a better chance of being approved during the appeals process. You have 60 days to appeal the SSA's denial before you must start the application over again.

If your claim is denied, do not give up. If you remain persistent and organized, you have a better chance of being approved. For more information about applying for disability with OCD visit the following page: <http://www.disability-benefits-help.org/disabling-conditions/obsessive-compulsive-disorder>.