5-Step Disability Approval Process Simplified

Symptoms for peripheral neuropathy vary from person to person, and for some people, it is only a slight annoyance. Others may experience extremely debilitating and excruciating symptoms, prohibiting them from working and carrying out a normal life. In this case, you may qualify for disability for neuropathy through a 5-step approval process by the Social Security Administration.

There are two programs available for people with disabilities: (1) Social Security Disability Insurance and (2) Supplemental Security Income.

The Social Security Disability Insurance (SSDI) pays benefits to disabled individuals and certain family members if they have worked long enough and have paid Social Security taxes.

The Supplemental Security Income (SSI) aids low to no-income individuals who are unable to work due to disability. In other words, it is based on financial needs.

To find out more about these two programs, visit the <u>Social</u> Security Administration website.

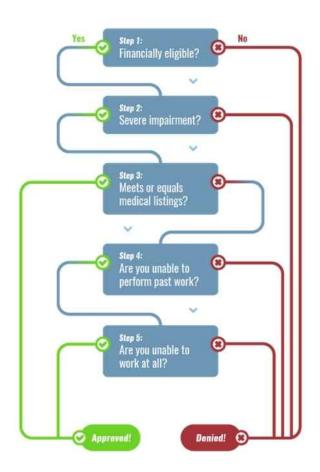
Once you submit a disability application to the Social Security Administration (SSA) for review, SSA makes a determination through a five-step sequential disability approval process. You must meet the following five criteria for SSA to find you disabled:

- You are not engaging in substantial gainful activity (SGA). ("Substantial" means work that is physical and/or mental. "Gainful" means work that is paid or reaps a profit.)
- 2. You have a severe impairment or combination of

impairments.

- 3. Your impairment meets or equals one of the impairments described in the Social Security Administration regulations known as the <u>Listing of Impairments</u>.
- 4. You are unable to perform your past relevant work.
- 5. You are unable to perform any other work in the regional and national economy.

If the Social Security Administration can find that you are either disabled or not disabled at a specific step in the process, they will decide right then, without moving onto the next level. While the steps may seem simple, the evaluation is quite complex.



Step 1: Substantial Gainful Activity

Substantial gainful activity (SGA) is the term SSA uses to

describe work activity and earnings. Under SSA's rules, work does not have to be fulltime to be "substantial" because it is based on monthly earnings. For 2020, SGA is considered \$1,260 gross per month for a nonblind individual and \$2,110 for a blind individual. If you are making over this amount when you apply for disability, your application will be denied—because, under SSA's Step 1 evaluation, you are still able to work substantially.

Step 2: Severity and Duration Requirement

Two criteria must be satisfied to get past Step 2: medical severity and duration. An impairment or a combination of impairments is considered "severe" if it significantly limits an individual's physical or mental abilities to perform basic work activities. Then, the severe impairment must have lasted or must be expected to last for a continuous period of at least 12 months, or be expected to end in death.

Step 3: Listing of Impairments

SSA's <u>Listing of Impairments</u> describes the medical conditions, severity, and evidence required for an impairment to be considered a disability. Listings for <u>adults</u> and <u>children</u> are separate, both organized according to body systems. If your condition meets or equals a listing's requirements, the Social Security Administration can find you disabled at this step, and will not move on to Step 4 or Step 5. To meet a listing requirement, your condition must be the same as the criteria of a listed impairment. To equal a listing requirement, your condition must be equal in severity and duration to the criteria of a listed impairment. Generally, people use an "equals to" argument in one of the following circumstances:

1. Your impairment does not meet one or more of the medical

- criteria specified in the listing.
- 2. Your impairment does meet all of the criteria, but one or more of the criteria is not as severe as specified in the listing.
- 3. Your impairment is not described in the listing but may be as severe as a similar impairment.
- 4. You have a combination of impairments, none of which meet a listing, but the cumulative total of your impairments could equal one or more listings.



Step 4: Past Relevant Work

At this step, the Social Security Administration will determine if you are able to complete any of the work you performed in the prior 15 years. This only applies to work you performed that was above substantial gainful activity (SGA). You also must have performed the work long enough to learn it, which depends on the nature and complexity of the work.

If you had five jobs in the past 15 years, but only three were above SGA, SSA would only analyze the three above-SGA jobs. If your current physical abilities fit into the requirements of a past job, SSA can decide that you can still do that job and deny you disability.

Asking your doctor to fill out a <u>Residual Functional Capacity</u> (<u>RFC</u>) assessment form will significantly increase your chance for approval. The Social Security Administration uses this to determine how much work you can do.

In addition, you should <u>gather as much documentation of medical evidence as possible</u>, for example any of the following:

- Medical exams
- Diagnostic tests
- Blood tests
- Nerve conduction studies
- Biopsies
- Medication history taken for neuropathy

Step 5: Ability to Perform Other Work

Suppose you are unable to perform any of your past relevant work. In that case, SSA may still find that you can perform other jobs in the regional or national economy, resulting in a denial.

This step is where the Social Security Administration issues the largest number of rejections. It can be relatively easy for SSA to find some work in the national or regional economy you would be capable of performing. SSA will consider your medical conditions, age, education, past work, and any transferable skills you may have.

If you cannot adjust to any other work, your claim will be approved.

Final Tips

This five-step analysis applies if you file for Social Security Disability Insurance, Supplemental Security Income, child's insurance benefits, and widow's or widower's benefits. The five-step process analyzes every disability case uniform across the country, regardless of age, diagnosis, or region.

The disability for neuropathy approval process is very complicated. If you have questions, or if you wish to apply for Social Security disability benefits, please visit the Social Security Administration Online Application for Disability Benefits. You can also call the SSA at 1-800-772-1213. They will be able to assist you with questions or concerns you may have.