

## Social Security Benefits For People Living With HIV/AIDS

### Benefits You May Be Able To Get

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People with HIV/AIDS may qualify for disability benefits from the Social Security Administration under two programs: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). The medical eligibility rules for receiving SSDI and SSI are the same, but there are some differences between these two programs.

#### SSDI

You pay for SSDI with your Social Security taxes when you work. The amount of your monthly benefits depends on how much you earned when you were working. You also will qualify for Medicare after you have been getting SSDI benefits for 24 months. Medicare helps pay for hospital and hospice care, lab tests, home health care, and other medical services. For more information see our brochure called *Medicare* (Publication No. 05-10043).

#### SSI

People who have not worked enough to qualify for Social Security or whose Social Security benefits are low may qualify for SSI payments if they have low income and limited resources. Children with disabilities who live in low income households also may qualify for SSI. If you get SSI, you will most likely be eligible for food stamps and Medicaid, a state medical assistance program. Medicaid takes care of your medical bills while you are in the hospital or receiving outpatient care. In some states, Medicaid pays for hospice care, a private nurse, and prescription drugs used to fight HIV disease. For more information about Medicaid, contact your local social services office.

### What We Mean By Disabled

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To be disabled you must have a medical condition that is expected to last at least a year or

end in death, and is serious enough to prevent you from doing substantial work. Monthly earnings of \$500 or more are considered an indication of substantial work. If you can no longer work and your medical records show that the problems you are having are severe enough, the chances are very good that you will be found disabled.

### How To File For Benefits

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For confidential help in applying for benefits, call your nearest Social Security office to make an appointment. The toll-free number is **1-800-772-1213**. You may visit your local office or your entire application can be taken over the phone and by mail.

### What We Will Ask

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You will need to have certain information when you apply. This includes:

- your Social Security number and birth certificate and the Social Security numbers and birth certificates of any family members who may be applying for benefits; and
- a copy of your most recent W-2 form. (If you're applying for SSI, we also will need information about your income and assets; for example, bank statements, unemployment records, rent receipts, and car registration.)

To learn about your medical condition, we will also ask for information about:

- the names and addresses of any doctors, hospitals, or clinics you have been to for treatment;
- how HIV/AIDS has affected your daily activities, such as cleaning, shopping, cooking, taking the bus, etc.; and
- the kinds of jobs you've had over the past 15 years

Even if you don't have all this information now, you should file a claim. We can get any other information we need later.

## How We Make A Decision On Your Claim

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Social Security works with an agency in each state called a Disability Determination Service (DDS). The DDS will look at the medical and other information you and your doctor give us and decide if you qualify for benefits. For details on how they make this decision, see our brochure, *A Guide to Social Security & SSI Disability Benefits for People with HIV Infection*, (Publication No. 05-10020).

## How You Can Help Speed Up Your Claim

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- If you are able, bring copies of your medical reports with you when you file your application. These reports may come from your doctor, clinic, hospital, etc. If you cannot get your medical reports right away, make an appointment to file an application anyway. We can request your medical records later directly from your doctor, clinic, hospital, etc.
- Use a calendar or notebook to write down short notes about how you feel and what you are able to do each day, and the kinds of things that you need help doing. This will help you provide specific information about any physical or psychological problems you've had since you first became sick with HIV/AIDS and how they affect your functioning.
- Ask your doctor or case manager to keep track of your problems over the course of your illness so we can have information on when and how often you have been tired, depressed, had fevers, lost weight, etc.
- If you were working, but lost your job, write down what it is about your condition that made you stop working.
- Cooperate with the DDS if it needs additional information about your medical condition and how it affects your daily activities.

## What We Are Doing To Help You Get Benefits Faster

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All applications we receive from people with HIV/AIDS are processed as quickly as possible. We can begin paying you SSI benefits right away for up to six months before we make a final decision on your claim if:

- you are not working,
- you meet the SSI rules about income and resources, and
- your doctor or other medical source certifies that your HIV infection is severe enough to meet our medical eligibility rules. (You may have your medical source complete a checklist form telling how the HIV infection has affected you and bring it with you when you apply. Call Social Security's tollfree number, **1-800-772-1213**, for copies of the form SSA-4814 for adults and SSA-4815 for children).

## What Will Happen If You Go Back To Work

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If you return to work there are special rules that can let your benefits continue while you work. These rules are important for people with HIV/AIDS who may be able to go back to work when they are feeling better. For more information on these rules, ask any Social Security office for a copy of the brochure, *Working While Disabled...How Social Security Can Help* (Publication No. 05-10095).