How a Child with Down Syndrome Can Qualify For Social Security Disability Benefits

Down syndrome is something that affects approximately 1 in 700 babies born in the US. Down syndrome occurs when a baby has an extra chromosome and because of that has developmental and intellectual challenges. A typical baby is born with 46 chromosomes, but a baby with Down syndrome has an extra copy of chromosome 21. The medical term for a duplicate gene is trisomy, so Down syndrome is also sometimes called Trisomy 21. Children affected by Down syndrome may be able to qualify for benefits from the Social Security Administration to help parents pay for the additional costs of caring for a child with Down syndrome. Supplemental Security Income, or SSI benefits, can make it much easier for parents who are struggling financially to pay for additional therapies and other things that the child needs.

Medically Qualifying For SSI Benefits Because Of Down Syndrome

In many cases, children who are diagnosed with Down syndrome automatically qualify for SSI benefits. Often, a parent will simply need to submit the diagnosis and the child's medical records to the SSA as proof and the child will medically qualify benefits. The Social Security Administration’s Blue Book confirms that children diagnosed with Trisomy 21 or Translocation Down Syndrome automatically medically qualify to receive SSI benefits.

In order to qualify for SSI benefits with Non-mosaic Down syndrome, the parents need to submit medical evidence with a claim for benefits. The Blue Book states that the parents must provide documentation including at least one of these:

- a laboratory report of karyotype analysis signed by a doctor
- a laboratory report of karyotype analysis not signed by a doctor with a statement by a physician that the applicant has Down syndrome
- a doctor's report stating the applicant has chromosome 21 trisomy or chromosome 21 translocation consistent with a prior karyotype analysis, with the distinctive physical features of Down syndrome.
- a doctor's report stating the applicant has Down syndrome with the distinctive physical features of Down syndrome and evidence demonstrating the applicant's functioning is at a level consistent with non-mosaic Down syndrome.

It’s important so submit as much medical evidence as possible when filing a claim for SSI. It’s best if parents speak with their child’s pediatrician to ensure all the medical evidence is collected to support the claim.
Financial Requirements

There is another component to the child being qualified to receive benefits. SSI was set up to help low income families specifically. Because of this there is an income cap that parents must not exceed in order for the child to get benefits. The SSA will tally up the income of the entire household, meaning that they look at the income of all working adults in the household, and if that income falls below the income cap then the child qualifies financially for benefits. Parents will need to submit financial documents including W-2s, paystubs, or Federal income tax returns if they are self-employed in order to qualify for SSI benefits.

Getting The Application Process Started

In order to file a claim for SSI benefits for a child with Down syndrome you will need to make an appointment at your local SSA office. Bring copies of your financial documents and the child’s medical records with you. A claim representative at the SSA will work with you to fill out the claim forms and submit your documentation so that your child can start receiving SSI benefits as soon as possible.

Sources Above:

SSI For Children: https://www.ssa.gov/disability/disability_starter_kits_child_eng.htm

Non-mosaic Down syndrome Blue Book Listing: https://www.ssa.gov/disability/professionals/bluebook/110.00-MultipleBody-Childhood.htm - 110_06

Medical Sources: https://www.disabilitybenefitscenter.org/glossary/acceptable-medical-source

Household Income Cap: https://www.ssa.gov/ssi/text-child-ussi.htm

SSA Office Locations: https://www.disabilitybenefitscenter.org/state-social-security-disability

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