How to Apply for Disability with COPD

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Disability Access for COPD

It is estimated that approximately 16 million Americans suffer from COPD, and there are likely even more that do not know they have it. The American Lung Association believes this number may be closer to 24 million. Worldwide, that number jumps to about 65 million.

These numbers are expected to continue to rise over the next 50 years.

If you are one of the many people with COPD, the thought of applying for disability may have crossed your mind. But is there even disability access for COPD? This can be difficult to define without an expert opinion, as the severity of COPD varies greatly from person-to-person.

When is COPD Considered a Disability?

Having a diagnosis of COPD is not enough to qualify for disability. Your COPD must be severe, and there must be medical documentation that states that your COPD is severe and provide ample medical evidence to support the claim.

According to COPD Foundation, “Financial hardship can sometimes prevent people from seeking treatment and building a medical history in the process. If this is true for you, the Social Security Administration (SSA) will still consider your application and even send you for evaluations with a contracted physician to get the records they need on your condition. If your COPD is severe and significantly disrupts or prevents employment entirely, then you can be approved for benefits.”

According to the Social Security Administration, “The definition of disability under Social Security is different than other programs. Social Security pays only for total disability. No benefits are payable for partial disability or for short-term disability. We consider you disabled under Social Security rules if:

- You cannot do work that you did before;
- We decide that you cannot adjust to other work because of your medical condition(s); and
- Your disability has lasted or is expected to last for at least one year or to result in death.”

Applying for disability can be a frustrating process. For example, even someone requiring oxygen may be turned down for benefits without proper documentation. Documentation must include why the oxygen is required. It is also necessary that a healthcare provider has documented pertinent testing, such as spirometry and pulse oximetry.

If you believe that your COPD is severe, you may decide to apply for benefits.

How to Apply for Disability

You can apply for disability online by clicking here. You can also apply by phone or in-person at a local office.

Regardless of how you are applying, you should be ready, with the pertinent information, when applying. There is also a checklist provided by the Social Security Administration you can use. To summarize, you should have to following information:

- Date of birth as well as location of birth
- List of spouses, current and prior
- Names and dates of birth of children
- Information about any past military service
- Employment information, including self-employment
- Banking information
- Listing of medical conditions
- Listing of healthcare providers and healthcare records
- Job history
- Information about education and job training

What Types of Disability Benefits are Useful to Those with COPD?

There are two types of disability benefits:

- **Social Security Disability Insurance (SSDI)**: SSDI is available to people who quality if they have worked enough hours in recent months.
- **Social Security Income (SSI)**: SSI is available to children and adults with limited income and resources.

Both SSDI and SSI have the same medical requirements, though they go through a slightly different process of approval.

Applying for benefits starts with the same process as identified above. Once the application is submitted, it is first determined if the applicant has earned an average of $1,260 per month. If this happens, the SSA generally states the applicant cannot be considered disabled. If the applicant is not working, the application is sent to the Disability Determination Services (DDS) office to review.

Short of full disability, the Americans with Disabilities Act (ADA) requires that employers provide accommodations for chronic medical conditions. A medical condition that is “substantially limiting” if it “prevents an individual from performing a major life activity or when it significantly restricts the condition, manner, or duration under which an individual can perform a major life activity.” The ADA states that employers must provide reasonable accommodations for employees with medical conditions that are substantially limiting.

Examples of such accommodations include the following:

- Providing a workspace close to the job
- Working from home
- Having a flexible schedule that allows for doctor’s appointments and time to take medications
- Being allowed to use a scooter or motorized cart to get around a large work area
- Having a workspace that is free from dust, perfumes, chemicals, and smoke

Final Notes

Being diagnosed with COPD does not mean you automatically qualify for disability. You must have documentation from a medical professional stating that your COPD is severe, and then you can begin the application process. There is different information you need to provide, so be sure to do your research beforehand and gather all the necessary documents.